



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/16/2014 10:05 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual

hmo



After carefully researching my options, including unsubsidized coverage by my employer, I selected Health Republic as my insurer. My choice was based upon the provider network and affordability. Now I am told that the rates will be rising substantially (around 18%). I find this outrageous. It feels like false advertising. I was lured into an "affordable" plan and now that I am in the system the rates are rising. I haven't even used the insurance yet. As it is, my health insurance cost represents a significant expense. If the rates rise, I may be forced to choose a catastrophic plan. In my mind this defeats the purpose of promoting a healthy population. If the rates must rise, there should be a reasonable cap, i.e. 5 % from the base rate. I understand that health care is expensive, but rather than raising rates, more must be done to control the costs.



Health Republic rate increase

[REDACTED] to: premiumrateincreases

07/16/2014 10:15 AM

History:

This message has been replied to.

Name of Insurer: Freelancers Health Services Corporation d/b/a/ Health Republic Insurance of New York
Name of plan: Primary Select Gold
Type of policy: Individual
HIOS identification number: [REDACTED]

To Whom It May Concern,

This information may be a repeat. I just sent a comment via your website, but want to be sure that my comment reaches the correct in-box.

After carefully researching my options, including unsubsidized coverage by my employer, I selected Health Republic as my insurer. My choice was based upon the provider network and affordability. Now I am told that the rates will be rising substantially (around 18%). I find this outrageous. It feels like false advertising. I was lured into an "affordable" plan and now that I am in the system the rates are rising. I haven't even used the insurance yet. As it is, my health insurance cost represents a significant expense. If the rates rise, I may be forced to choose a catastrophic plan. In my mind this defeats the purpose of promoting a healthy population.

If the rates must rise, there should be a reasonable cap, i.e. 5 % from the base rate. I understand that health care is expensive, but rather than raising premiums, more must be done to control the costs.

Sincerely,

[REDACTED]

Brooklyn, NY 11233



NO to HRINY increase!

██████████ to: premiumrateincreases, comment
Cc: pjw05

07/16/2014 11:14 AM

History: This message has been replied to.

Insurer: Freelancers Health Services Corporation d/b/a Health
Republic Insurance of New York (HRINY)
Name of plan: Primary Select Gold
Type of policy: Individual
HIOS identification #: ██████████

July 16, 2014

Dear Petition Committee,

We DO NOT support HRINY's petition for a premium rate increase! We have a major problem with HRINY's request to raise its premium by \$121/month after only 6 months into Obamacare and having signed up to HRINY only recently.

(1) We are below income threshold and rely on the APTC subsidy provided to make health care coverage affordable. We were displaced by our original provider and were forced to choose another plan. We chose HRINY despite the fact it was more expensive than the original plan we had (without subsidy) and were forced to drop our children to make HRINY plan affordable (even with subsidy). The unsubsidized cost of our plan (without children couldn't afford to keep on plan) is already \$879/month. With premium rate increase unsubsidized premium rises to \$1,000/month (double 2X what we paid previously before Obamacare with children!) Now after only 6 months HRINY now wants to increase out-of-pocket premium cost by \$121/month. This is not right. Our citizen's right to affordable healthcare must be enforced and upheld). We say "NO" to Increase We Cannot Afford!

(2) HRINY's back office is inefficient and results in mistakes HRINY pays for. The last 4 invoices we received we incorrect. HRINY's mistake had our policy inadvertently canceled after only one month due to an error HRINY's backoffice. Once the error was determined, HRINY re-instated (after having received bill for \$5,237 that created much stress and worry). Since that time, HRINY actually forgot and/or "was late" (according to recorded message) and/or did not bill June entirely. As a result of HRINY's mistake, we are now backlogged and face having to pay 2 months premium (\$880) when all we can afford is the \$440 we pay now. Just received August invoice and see they failed to record July payment we made (check # 3054, dated 6/24/14, for \$439.68 July premium payment), thus invoice just received shows \$1,319.04 owed (3 month due to their error once again not having not recorded our July payment). Page 2 of 2

I must spend more time and stress calling them and straightening our HRINY's error. HRINY needs to get its back-office in order and/or subcontract 3rd party and make operation more efficient. HRINY spends too much money on employees that do not bill correctly, do not credit payments correctly, and or do not have answers. HRINY is petitioning for a \$121/month rate increase. We say "NO" to Increase We Cannot Afford!

(3) HRINY has cited one of my caregivers as being Out-Of-Network when in fact she is. I specifically signed up and chose Health Republic because the doctors and caregivers I use are in HRINY's network. Thus another example as to HRINY's inefficient back-office. They create more work for themselves and do not have experienced or trained workers processing monthly bills and/or paperwork. HRINY's back-office is inefficient. They should get this together (back-office) and make more efficient before petitioning for an \$121/month increase. HRINY should move to improve its efficiency and demonstrate it has done so before passing increase on to consumers and members after only 6 months into Obamacare. We say "NO" to Increase We Cannot Afford!

The premise of Obamacare was to make healthcare accessible and affordable to all. When you strip away the APTC we are paying 2X! what we paid before for healthcare even without our children (had before). HRINY's request for an increase of \$121/month is a hard-cash increase to our monthly expenses we cannot afford. We have a hard time making ends meet now at/given HRINY's current rate. We've only been on HRINY plan 4 months, and already they're asking for a \$121 increase? They should be made to first show they can competently bill and service new members for at least a year before any increase is considered at all. We chose and signed on with Health Republic for affordable access to healthcare. HRINY's non-subsidized rate is already 2 times what we were paying before. We say "NO" to \$121 hard-cash monthly premium rate increase we cannot afford!

Sincerely yours,

██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/16/2014 03:26 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual

epo



The increase they are requesting is exorbitant and unconscionable. A twenty percent increase in just one year is more than anyone should be asked to pay.



Premium rate increase

██████████ to: premiumrateincreases@dfs.ny.gov,
comment@newyork.healthrepublic.us

07/16/2014 03:38 PM

History:

This message has been replied to.

June 16, 2014

Dear Health Republic and New York State Department of Financial Services ,

As noted in your notice of proposed premium rate change letter dated June 18, 2014, I have been informed that my monthly premium is set to increase from \$876.88 to \$1021.71 per month. I currently hold a Freelancers Health Services Corp d/b/a Heath Republic Insurance of New York Essential Care Platinum Plan 29 Parent and Child HIOS # ██████████ and my member ID # is ██████████

I spoke with someone at Health Republic and they advised me to contact Health Republic Insurance of New York and the New York State Department of Financial Services to request that my rate not be increased for 2015 due to financial hardship. I currently collect NYS unemployment insurance, my daughter is a per-diem substitute teacher, and my husband collects social security, making it financially impossible to afford a \$144.83 a month increase.

I originally had Empire health insurance from the New York state marketplace, but I switched because they do not offer coverage at my local hospitals. This was an extremely important aspect of the policy, as was also the affordability, which brought me to switch to Health Republic in May of this year. It would be most beneficial for me to stay with Health Republic so I can be seen at my local hospitals and preferred doctors, but I will not be able to do so with this rate increase.

I originally joined the Marketplace in the first place because our family does have financial hardships and was told that the Marketplace would offer us affordable, comprehensive healthcare, but increases like these go against that foundation.

I respectfully request that my health insurance rate stay the same at \$876.88 per month for the 2015 year. Please inform me of the decision. Thank you.

Respectfully yours,

██████████

██████████



Proposed Premium rate Change

██████████ to: premiumrateincreases@dfs.ny.gov,
comment@newyork.healthrepublic.us

07/16/2014 08:24 PM

History:

This message has been replied to.

Here is the necessary information requested:

1. Freelancers Health Services Corporation d/b/a Health Republic insurance of New York
2. EssentialCare Silver
3. ██████████ erage
4. ██████████

My name is ██████████ and I am extremely angry to see that there is already a proposed premium rate change and I have only had the insurance for 2 months. So it only leads me to believe that there will be huge increases with the years the come if i continue to have Health Republic insurance. All I can think is it the proposed rate change within the first year is already 13.5% for myself, how much will the increase be in years to come? I know that If the 13.5% increase is approved I will not be able to have this insurance anymore and will be left with no insurance again. What I would really like to know is why businesses are only being increased by 5%? So if my employer provided me with medical insurance I would only have a 5% increase rather than a 13.5% increase? That doesn't sound fair to those of us who aren't able to get insurance through our employers. I got this insurance because I was under the impression that it was for people who needed assistance. All I know is if the increase is approved I will NOT be able to pay the increase. I do not have the funds to make that happen.

Best,

██████████



This still does not explain why I would be increased 16 percent and a business would be increased only 5 percent. I choose Health Republic because they were one of the cheapest insurance companies , so I really don't think I will find something cheaper.

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

07/16/2014 09:43 PM

Sent from my iPad



Proposed rate change

to: premiumrateincreases

07/17/2014 03:06 PM

History:

This message has been replied to.

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

Plan: Essential Care Silver

Policy: Individual coverage

HIOS ID #: [REDACTED]

NYS Department of Financial Services,

After several years without any type of insurance, family and friends persuaded me to register with Health Republic at the end of 2013. My hesitancy was rooted in the knowledge that it would be difficult to pay for, even with the Advanced Premium Tax Credit covering over half the monthly premium. Taking the penalty was also a viable option and equally as costly. Although Health Republic may be one of the more affordable options, the cost of these health care options are as suffocating as a hangman's noose. After only 6 months of coverage to find out that the premium rates may increase, only tighten the rope. I imagine most other insures on the plan are in a similar situation as myself. Any increase, let alone one of more than 15% at this point is as stifling as putting a hood over our heads. We need time to adjust and evaluate, a single calendar year is not sufficient. I recommend postponing the proposal of any, and all premium rate changes until this time next year. If the CO-OP is feeling the sustainability squeeze, imagine how we as individuals and families feel. Department of Financial Services, do not allow Health Republic to release the gallows door and leave the health of New York citizens to hang breathless in the balance.



Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual

epo



The proposed monthly premium increase for my plan of \$81.68 per month is an extreme financial burden, and as a consumer, I have not been given concrete information which convinces me that this increase is justified. The increase amounts to a 17% increase in my premium in just one year, and in my case, a 55% increase in my health insurance costs over three years, which is the amount of time I have had to purchase private insurance due to being unemployed and past the point of being able to be on COBRA from my previous employment. I chose Health Republic Primary Select Platinum plan because I wanted to be able to have access to the doctors and hospitals I had gone to in the past, maintain quality health insurance, and reduce the uncertainty of cost associated with high deductibles. Because I am unemployed, I do not qualify for any federal assistance and bear the full brunt of the financial burden of the premium. While I very much appreciate the setup of Health Republic as a CO-OP (Consumer Operated and Oriented Plan) and want to believe in it, I have had a very frustrating experience so far in my first six months on the plan and have found out that the coverage and transparency were unfortunately not what I expected. This is why I cannot see how a 17% increase in my premium is justified, and I believe Health Republic should strongly reconsider.



Premium Rate Adjustments

[REDACTED] to: premiumrateincreases

07/18/2014 01:30 AM

History: This message has been replied to.

Re: Freelancers Health Services Corporation d/b/a Health republic Insurance of New York - Essential Care Silver - Individual Coverage for HIOS id# [REDACTED]

Name: [REDACTED]

Address: [REDACTED]

I am enrolled in the above mentioned health insurance plan as of 2/1/14 and was notified by Health Republic that they are filing a request with the NYS DFS asking them to approve a premium rate increase for the year 2015. Please do not grant this request. In February when individuals were told they had to secure health insurance, many firms were vying for the masses to select and enroll in their plans. Competition was stiff and Health Republic secured many people by undercutting the competition and enticed the public with lower rates. What did they base their calculations on when they offered these present rates to the public? Did they not know then what it would cost to operate their company, or was it just a way to reel people in/

It was an arduous task to understand the details of what each company was offering and to make comparisons between each company's offerings. In addition to these premiums, which are a struggle to meet, there is also a very high deductible, costing the insured a large out of pocket expense before Health Republic even pays the first dollar towards coverage. I am under the impression that Health Republic received LARGE federal support to be able to operate and serve the NY population. Approval of a rate increase after their campaign to lure customers in the manner that they did would be equivalent to a bait and switch campaign and unfair to everyone who succumbed to their tactics and to their competitors. It is also unfair because it is at its present rates, hardly affordable health care.

Respectfully submitted,

[REDACTED]



Freelancers Health Service Corporation DBA Health Republic Insurance of New York individual

other



Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York EssentialCare Silver Plan Individual Plan HIOS ID Number: [REDACTED]
Health Republic has sent me a letter dated the 18th of June, which states that my premium for next year will increase. It is currently \$387.42, and will become \$437.44. I am writing a comment for two reasons; my speculation about the increase and the burden it will create. This year I incurred an injury of a sprained ankle. I went to the urgent care, and used the insurance to see an orthopedic physician and to have a series of physical therapy sessions. This is my first year with medical insurance, as my income is low and I could not afford coverage, before the new law was instated. I speculate that my usage of the benefit has caused my premium to increase, and I feel that should not happen. Additionally, I can not afford to pay the full amount and I am receiving financial assistance from the state, to help pay for the monthly cost. This increase is a little more than \$50 per month. That amount is a great impact to me. In conclusion, my monthly premium is being raised by more than \$50 per month. I feel my use of the insurance is a factor for the increase. If so, that makes me feel as though I can not use the coverage, knowing each use will increase the next year's fees. Finally, I am so glad to be covered, to follow the new law, and I am very happy with the quality of service and coverage from Health Republic, but I am forced into a financial truth. I only have so much money. Any increase to my budget has a great impact. I want the coverage and I want peace of mind to know that the cost is stable. Thank you for your time. [REDACTED]



rate increase for Health Republic of NY is wrong , unjust, and damaging

[REDACTED] to: premiumrateincreases

07/18/2014 02:48 PM

History:

This message has been replied to.

Hello.

My insurer is Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York. The name of my plan is EssentialCare Platinum. My type of Policy is individual coverage. My HIOS identification number is [REDACTED]

This email is sent the day after I received the notice in the mail.

Please disapprove the requested rate increase on health insurance by Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York. I made the decision to buy this health insurance based largely on the price. It is deceptive and severely damaging to increase the rate now. Do not allow them to increase the premium rate. I am 26 years old and they propose to raise my premium to \$601.01 which is not acceptable on my budget. Had I known that they would try to charge me this much, I would have never purchased health insurance from them.

The only reasonable course of action for The New York State Department of Financial Services is to disapprove the request for the premium rate change. To approve their request would be wrong, unjust, and very damaging. Please disapprove it. Thank You.



FW: Objection to rate Increase

to: premiumrateincreases

07/18/2014 02:49 PM

History:

This message has been replied to.

From: [REDACTED] [mailto:[REDACTED]]

Sent: Friday, July 18, 2014 2:47 PM

To: 'premiumrateincrease@dfs.ny.gov'

Cc: [REDACTED]

Subject: Objection to rate Increase

As per the instructions in my Notice of Rate Increase dated 6/18/14, attached hereto is my Letter of Objection/Comment thereon.

Thank You



[REDACTED] [REDACTED] Health Insurance Rate Increase letter.doc

[REDACTED]
[REDACTED]
Bayside, NY 11364
[REDACTED]

July 18, 2014

Via E-Mail: premiumrateincrease@dfs.ny.gov

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

RE: Objection to Rate Increase
Insurer: Freelancers health Services Corporation
d/b/a health Republic Insurance of NY
Plan: Essential/Care Platinum
Policy: Individual Coverage
HIOS Identification #: [REDACTED]

Dear Sirs:

Recently I received a Notice of Proposed Premium Rate Change/Increase and I adamantly opposed and object to this increase. The proposed rate increase is from \$1470.06 per month to \$1712.87 per month. It is a staggering \$240.81 per month increase. We have not even had this policy in effect for 6 months and we receive a notice of an increase of this magnitude. This would bring my annual premiums for my family to over \$20,000. This is totally unacceptable and unaffordable. It was our belief that when we signed up for Health Insurance under Obama Care that we would have good insurance at a reasonable price that would remain constant. It has turned out to be none of the above. This plan is inferior to my prior policy in many ways. I have discovered that when this plan is used, less is covered and hence I am required to pay greater out of pocket amounts. Furthermore, I have been informed recently by several of our doctors of their intentions to opt out of this plan, giving me less choices, not more. To request such a huge increase when the plan is so new and has so many deficiencies is just wrong. If the increase is permitted, I may have to look for alternative health care insurance providers. I cannot afford this increase, the service does not warrant an increase and it would be wrong to grant it.

Accordingly, I hereby request that you deny Health Republic's request herein and keep the premiums as they are.

Sincerely yours,

[REDACTED]



Health Insurance Increases

[REDACTED] to: premiumrateincreases

07/18/2014 04:35 PM

History:

This message has been replied to.

1. Insurer: Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
2. Plan: Primary Select Silver EPO
3. Type: Individual coverage
4. HIOS # [REDACTED]

I'm writing to inform you that raising my healthcare premium from \$365.28 to \$412.46 will undoubtedly mean that I will have to cancel my coverage. This increase is just too much for me right now, and this means I will have to go back to being uninsured. Please reconsider this increase.

Thank you,
[REDACTED]



Comments on Proposed Rate Changes

to: premiumrateincreases

07/19/2014 06:16 PM

History:

This message has been replied to.

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

- 1) Insurer: Freelancers Health Services Corporation
d/b/a Health Republic Insurance of New York
- 2) Plan: Primary Select Platinum
- 3) Individual coverage
- 4) HIOS ID# [REDACTED]

Dear Sirs,

I strongly oppose the proposed monthly premium amount of \$1,152.35.

The current monthly premium amount of \$988.99 is already too high without much benefit to me. Currently, in addition to my Specialist co-pay fees of \$75.00 per visit, I have to pay additional out of pocket. Basically, the plan does not pay anything to the specialist. It is a contracted plan between patient and specialist.

The proposed premium rate increase is not fair and I do not agree at all with this proposed Premium Rate.

Sincerely,

[REDACTED]
HIOS [REDACTED]



Comments about proposed rate changes

[REDACTED] to: premiumrateincreases

07/20/2014 01:02 PM

History:

This message has been replied to.

1. Freelancers Health Republic of New York
2. EssentialCare Platinum
3. Individual Coverage
4. [REDACTED]

I am writing to comment on the proposed rate change. This seems like a classic bait-and-switch tactic.

During a time when insurance companies knew the entire country was going to be looking for health care on the exchange and then compare them to other private plans, these companies established the rates they wanted to charge. And now--once we've already signed up--they are going to hike up the prices?

It is point-blank taking advantage of its new consumers.

If this rate change occurs, I will be canceling my insurance purely on principle.

Thanks,

[REDACTED]



bullshit rate increase

to: premiumrateincreases

07/20/2014 02:51 PM

History:

This message has been replied to.

I am writing this communication to voice my sheer disgust regarding the proposed rate increase. I have only had this sub par insurance since late March, have yet to utilize any of it's features/services (a \$3,000 deductible is a huge deterrent), yet now face a rate increase under the guise of achieving long-term sustainability. What does that even mean? You stated in your notice that other health plans in my area are on average 57% higher than health Republic. Prove it. Where does that statistic come from? How does an over \$2600/year premium cost have a \$3000 deductible?! I am on an extremely tight budget. This plan was all I could afford and it's as if I still don't have insurance & cannot afford to get sick, because there's no way I can afford a \$3000 deductible. It's still like paying out of pocket. And now it's going to cost more?! Wtf. Another reason cited for the rate increase is increased medical costs. What has increased, by how much, and why? Declining federal support was also cited, but that's confusing to me as well, since it was the federal government that enacted the Affordable Health Care Act in the first place just this year...how could their financial support be declining already, when the program itself is less than a year old? The reasoning behind the rate increase is spurious at best. I am truly disappointed and disheartened at the continuing struggle for decent, affordable health care. I thought I found it here. I guess I was wrong.

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

Plan Name: EssentialCare Bronze

Policy Type: individual coverage

HIOS identification number: [REDACTED]

Regards,
[REDACTED]



Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual

ppo

[REDACTED]

Health Republic wishes to raise my premiums for (Primary Select Silver) by roughly \$50/mo. While I understand that economic conditions change and businesses must adjust to costs, I am frustrated by my insurer's model of requiring separate co-pays for: specialist visit, in-office exam procedure by specialist, and individual tests or test-group (even if performed by the specialist in their office). With previous insurers, a visit to a specialist might have cost \$50 or \$75, inclusive; now the same visit costs \$225. At the same time, I hear from my primary care doctors that they must deal with exhaustive paperwork (data entry, actually) that takes them away from patients. And it has taken six months for Health Republic to (at last) send payment coupons out on time (instead of up to a month late). Honesty compels me to also note: office visits to my primary physician are fully covered, always (unless tests are ordered or a procedure is performed); the few prescriptions I have are fully covered; and I have a wide network of providers from which to choose. I appreciate all of these things about my current insurance. But this proposed rate change far out-strips any rate that could be attributed to inflation alone; The rate of health-care cost growth is even lower than inflation according to http://www.whitehouse.gov/sites/default/files/docs/healthcostreport_final_noembargo_v2.pdf. Perhaps there are good reasons to allow a rate increase. I don't yet know what they are.

Respectfully, [REDACTED]



premium rate increase

to: comment, premiumrateincreases

07/21/2014 07:08 PM

History:

This message has been replied to.

Insurer: Freelancers Health Services Corporation d/b/a Health Republic Insurance of NY
plan: Primary Select Silver
policy: individual coverage
HIOS: [REDACTED]

Dear NYS DFS and HRI of NY:

I am protesting against the proposed rate increase. This is like bait and switch - inviting us in with a lower fee and then raising the rate.

Prior to the misnamed Affordable Care Act, my insurance was for emergency/hospital type needs only. I was not allowed to keep it. Now I have to pay \$50 more each month for insurance I don't even use.

I keep myself healthy through a terrific diet, sleep, exercise, and mental attitude. I never even go to a doctor, because I do not need one.

Moreover, I am opposed to the ridiculous and expensive practice of medicating people and prescribing drugs and testing. We should not have to give welfare to the medical technology and pharmaceutical industries through our insurance premiums.

Now, with the proposed rate increase, I will have to pay yet another \$50 more per month - \$100 more than previously. I simply cannot afford this. I live on Social Security and have no other income. Some weeks I can't even buy all the groceries I need.

If this society did not provide welfare to the medical tech and pharm. industries, if it did not promote alcoholic drinking, if it did not require people to work like slaves so that they cannot exercise, if it did not require children to sit for six hours in class in a stressful environment and then go home to sit and do more homework, Americans would be a hell of a lot healthier.

Do not raise my rates. The only reason I even purchased this is because it's required. It's all a big racket.

If you raise my rates, I won't be able to buy enough food, and then we really will become unhealthy: or is that your little plot?

Yours truly,

[REDACTED]

cc: I am sending a copy of this to my legislators.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/22/2014 01:03 PM

Freelancers Health Service Corporation DBA
Health Republic Insurance of New York
individual
epo



Although I can understand why you may need to increase the rate plan I do think it is unfair to raise it within the policy year. We signed up for this policy based on the rate & it should be guaranteed until the policy year is over. Regardless this also will have me shopping around to see if there are better options out there. I am on the Primary Select Gold & this will also give me no choice but to select a lower tier plan.



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

[REDACTED]

to: premiumrateincreases, comment

07/24/2014 12:06 PM

My plan is Primary Select Silver EPO
Individual Coverage
HIOS ID [REDACTED]

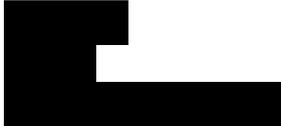
For the first time in 8 years I had been able to afford health insurance thanks to the passage of ObamaCare. I always made just a bit too much to qualify for medicaid, but I never made enough to afford insurance as an individual. This year, I had been able to live without the constant fear of the financial consequences of an illness or accident. I had to stretch my resources to afford a plan that fits my needs and was accepted by my PCP. Now, to learn that the rates may increase an astronomical amount is heartbreaking. All plans that I had for the future will be placed on hold, simply so that the insurance company can turn a bigger profit. It is wrong to allow what should be a public service to gauge the public for the profits of a private institution. I had hoped that the rates would decrease, not increase. Please do not allow the increase to go forward.

Sincerely,
[REDACTED]



Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual

ppo



My notification of request for rate increase from Health Republic is dated June 18. I ask your indulgence in submitting this comment outside of the 30 day period. I have been a member of Health Republic since April 1, 2014. I have an EssentialCare Platinum plan and am paying, after an Obamacare subsidy, over \$430. I urge you to deny the requested increase that will bring the cost of the plan, pre-subsidy, to \$601.01 for me, as a single person. Prior to enrolling under the Affordable Care Act, I was on a COBRA plan from my last employer. That plan was very expensive, although it provided excellent coverage. I cannot tell you how difficult it has been to make the transition to Health Republic. It has been extremely difficult to obtain answers to even the simplest questions by phone or email. It was shocking to receive the request for the increase and to see the amount requested by the company. The monthly cost of the health care plans offered generally through the New York exchange are either very high, or have an incredibly high deductible. For someone like me, in my late 50s, it is necessary to have access to coverage that will provide me with care outside catastrophic emergencies. If a price of a plan like this goes up further, I will be forced to downgrade coverage and change the way I address my health and medication issues in a negative way. Affordable healthcare should be affordable. I can pay for this plan, but I have to use savings in part to do it. If the price of the plans go up this drastically on a yearly basis, people like me will be left no option but to enroll in those plans that allow us to see doctors only if we are so sick, we have no other option. That should not be the end result of the promise of affordable care. I urge you to look at the justice issues involved in this request for increase. Those of us accepting the plan terms in 2014 could never have imagined that an increase would be requested for 2015, and never could have believed the percentage request would be this great. Thank you for your consideration. I am available to be contacted at the email address above. Best regards, 



Notice of Proposed Premium Rate Change

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

07/25/2014 11:10 AM

History:

This message has been replied to.

Hi, I have read the Proposed Premium Rate Change and I sincerely hope that my rates don't go up. I hope I qualify for the Advanced Premium Tax Credit next year. Based on my current income I will not be able to afford health care if my monthly premium goes up by the amount stated in my letter.

My information:

Name of Insurer: Freelancers Health Services Corporation (Health Republic Insurance of NY)

Name of Plan: Primary Select Silver

Policy Type: Individual Coverage

HIOS ID #: [REDACTED]

Member ID: [REDACTED]

Sincerely

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/28/2014 12:19 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
My HIOS# [REDACTED]. I would like to argue against any increase to the health insurance coverage above. Their recommended increase is greater than 16%. This is unsustainable by almost everyone to afford except the very rich and the very poor due to subsidies. Somebody has to fight for the middle class. Thank you for your help and understanding.



Premium rate increase

[REDACTED] to: premiumrateincreases

07/28/2014 11:25 AM

Insurer:Health services corporation d/b/a Health Republic Insurance of New York

Primary select gold,individual coverage
[REDACTED]

This is in regards to the possible rate increase,

I am already paying \$438.00 for this individual policy on yop of \$75 specialist co-pays and bills due to the deductible. It is hard enough to afford this and just everyday expenses rent,food,gas.

If we are forced into this increase im sure I speak for several individuals we will have to either not pay another bill to keep up with this one. And that will put us in more dept.. It is difficult enough to live here with out worrying about our medica policy going up everytime we turn around.. Some of us dont have a choice due to our medical conditions and we want to protect ourself and our health. .we can not do that if you make it unaffordable for us to do so..I would be forced into not having any insurance if it goes up.

Thank you,
[REDACTED]

Sent via the Samsung Galaxy S® III mini, an AT&T 4G LTE smartphone



FW: Letter of June 18th from Health Republic Insurance

to: premiumrateincreases@dfs.ny.gov

07/30/2014 12:48 PM

From: [REDACTED]
Sent: Wednesday, July 30, 2014 12:46 PM
To: 'premiumrateincrease@dfs.ny.gov'
Subject: Letter of June 18th from Health Republic Insurance

Good Afternoon,

I am writing on behalf of my client, [REDACTED] who received a notice advising her that Health Republic Insurance is requesting a rate increase. Ms. [REDACTED] feels that a rate increase at this time would be an undue hardship as her income has basically stayed the same and she is already paying the maximum she can afford on her current salary.

While she understands the content of the letter from Health Republic, she has only had their insurance for seven months. In the interest of fairness, it seems that the insurance company would work to solve the problem without putting the burden on the hard-working folks they are meant to help.

Please feel free to contact myself or Ms. [REDACTED] at the phone number listed below. Ms. [REDACTED] has Primary Select Silver EPO, HIOS [REDACTED]

Thank you for your consideration of this comment.

[REDACTED] *LMSW*

[REDACTED]
Westchester County



Why are my rates increasing !

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

07/31/2014 12:24 AM

My name is ██████████ 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



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/01/2014 08:10 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



This is the worst health insurance plan I've ever had in my life. They are suggesting they are going ot raise the rates. I certainly won't pay more money for such an inferior plan.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/02/2014 04:55 PM

History: This message has been forwarded.

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual

ppo



I cannot find rates for Freelancers Insurance Company (only Freelancers Health DBA as Health Republic which is independent). Have they submitted their rates yet?



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/04/2014 01:29 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
healthyny



I am now paying \$670 per month for a family plan - a premium that is difficult to bear given family budget constraints and the fact that I have two kids in college. Now I'm finding out that my rates will go up some \$100 a month even while I'm also finding out that I will have to pay \$70 a month for a prescription I was just given by my Doctor. I was much, much better off on my previous catastrophic plan, which required me to pay out of pocket for prescriptions but was also a lot cheaper. As it is now I don't know how I can afford the additional \$170 a month and the irony is that I may have to forego this second prescription in order to pay my increased insurance premiums! Health insurance and ACA is supposed to be all about making it possible for people to secure good health care; but in my case this program and this company will now make it more difficult. I consider this to be unconscionable.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/05/2014 06:35 AM

Excellus Health Plan, Inc.

group

hmo



While I understand that a business must make a profit, a 16.5% increase seems excessive. The cost of living, my wages, and my own expenses certainly have not increased at this rate. I respectfully ask that you reconsider this rate increase so it is not a burden to the average person.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/05/2014 09:51 AM

Freelancers Health Service Corporation DBA Health Republic Insurance
of New York
individual
other

[REDACTED]

I received a notice in the mail that my rates may go up as much as \$50 per month, \$600 per year next year. I am a single mother paying for health insurance with limited resources, I believe there should be a freeze on increasing the monthly amount. I was only on this plan for 1 month when I received the notification of the increase. By law, I have to have this coverage, but how can I afford to pay if the amount of the premium goes up each year?



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/05/2014 03:38 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual

ppo

[REDACTED]

Hi, I received a letter stating that health republic insurance (my carrier) is seeking a large increase in our premiums. I more recently received a refund check from health republic because they hadn't spent 80% of their premium revenue on medical care for the enrollees. Given they have refunded money, it doesn't seem that they need to raise rates. I object therefore to their rate increase request and ask that the rates be decreased based on the fact that they had to refund money this year. Thank you and kindest regards, [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/05/2014 06:11 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
healthyny



I'am very worrie with this new change in my premium..we live in one social security check, hope I stayed with the actual premium..no way we can pay more..Thanks for listen..



Rate Increase Comment

[REDACTED]

to: Comment,
premiumrateincreases@dfs.ny.gov

08/05/2014 11:20 PM

I was traveling and had misplaced the info on the rate increase. I hope that you will accept the comments even though it falls outside of the 30 day window.

I experienced an event (medical emergency) earlier this year that required hospitalization. The first time in 34 years. I received information of a proposed/requested rate increase on my premium from \$ 421.72 to \$ 500.87 per month. This represents an approximate 18.8% increase and I believe that is excessive.

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

Plan: Primary Select Platinum

Type: Individual Coverage

HIOS identification number: [REDACTED]

(Not familiar with the HIOS number but was specified in the letter I received)

[REDACTED]



Proposed Rate Increase - Health Republic Insurance of New York

to: premiumrateincreases

08/06/2014 02:43 PM

History:

This message has been replied to.

Dear Sir or Madame,

This correspondence has been prompted by a letter received on June 18, 2014 regarding a proposed medical insurance rate increase from \$988.99/month in 2014 to \$1152.35/month in 2015. This proposed increase represents a rate hike of more than 16.5%. The following are the details of said policy:

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

Plan - Primary Select Platinum

Policy Type - Individual Coverage

HIOS ID # - [REDACTED]

My primary underlying reason for writing in today is that **the proposed 16.5% increase is more than 5.5x the running 10 year average inflation rate and wage increase rate in the New York metropolitan area.**

In using the exchange marketplace to select a method of coverage individuals are faced with the daunting task of finding a plan that is appropriate for family and/or personal needs and one that simultaneously fits within an individual's or a family's budget. In doing so, people are forced to make hard decisions and sacrifices that materially impact one's way of life (after all, medical insurance is a staple product in the lives of, now, virtually all Americans). With that said, an increase of the magnitude of the one in question (more than 16.5%) will undoubtedly place the plan in question outside of the reasonable budget of those who elected to purchase it based on needs and financial constraints. This is neither just nor logical in the context of an economy with year over year CPI increases of 2.1% (or, arguably, lower). In the interest of protecting the working Americans who have elected the aforementioned plan and who pay their monthly bills on time and without fail, I humbly request that you at least please carefully review the rate increase in question. A denial would of course be ideal and, I (as well as many others, I am sure) believe, just, but a temperament of this wildly outsized proposal would be so much appreciated (and required) by those who have diligently selected the plan in question - myself and my family included. I sincerely hope that forcing a downgrade of coverage is the absolute last objective of your organization.

Sincerely and respectfully,
[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/06/2014 04:02 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



The increase they are proposing is an increase of 16.5% year over year. At that rate the premium would increase 50% by the third year. This increase is not reasonable or sustainable. The cost of living is up, food costs more, income remains static. How can we pay these increases? My put-of-pocket is far higher with this plan, than with the plan I had before the marketplace opened. My allergy shots now cost a \$75 co-pay, versus zero before this plan, so that total now cost me over \$1000 more a year out-of-pocket. And now a premium increase like 16.5%? That is outrageous. Maybe they should lower the salaries of some of their high end employees. Please deny their request.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/06/2014 05:55 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual

epo



I understand that Health Republic and other insurers need to raise their rates yearly. However the requested amount is a huge increase from the current premium. Health care should be affordable. I have the EssentialCare Gold plan.



Freelancers Health Service Corporation DBA Health Republic Insurance of New York
 individual
 epo



August 1, 2014 Benjamin M. Lawsky Superintendent of Financial Services One State Street
 New York, NY 10004 Mr. [REDACTED] 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. [REDACTED] 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. HCFANY is a coalition of more than 160 consumer and small business health advocacy
 organizations dedicated to securing affordable, 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. For example, Medicare spending is about \$1,000 lower per
 person than predicted in 2010. 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. The 2014 Milliman Medical Index cites a 5.4% growth rate between 2014
 and 2013, the lowest since the calculation began in 2012. 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 Data National research indicates that health insurance premium

rates should be consistent with these lower health care costs. While pre-ACA rate increases averaged 10%, the Congressional Budget Office predicts only a 3% rise in Marketplace premiums for 2015. And just last week, California announced an average increase in its Marketplace plans of just 4.2% for 2015. Additionally, the 2014 Trustee Annual Medicare Report predicts that Medicare premiums will hold steady in 2015. 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. Other reports provide evidence that ACA and New York State delivery system reforms are indeed resulting in cost reductions amongst all payers. 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. We urge the DFS to consider New York carriers' rate proposals in light of the impact of the ACA.

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. In general, the CBO predicts that the healthier risk pool in 2015 will lower premiums relative to 2014. 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. 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. 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 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. 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%. Historically, New York's now expired risk adjustment program reduced prices by up to 30%. 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 help from other in-person assistors, and the remainder enrolled via the helpline and the website. 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. 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. 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." 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. 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.? 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.? 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. 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 [REDACTED] at [REDACTED] or at [REDACTED] or [REDACTED] at [REDACTED] or at [REDACTED]. Very truly yours, [REDACTED] JD [REDACTED] MPH Legislative Counsel Health Policy Associate New Yorkers for Accessible Health Coverage Community Service Society of New York cc: [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/12/2014 10:44 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual

epo



I find the 16.5% proposed rate increase (for NYC members) appalling, particularly in light of upcoming board elections where three HRINY staff members are up for election to the board as members. Not to mention that it is difficult to discern outsider director nominees from member director nominees on the information that was provided members.



Premium increases

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

08/13/2014 08:47 PM

History:

This message has been replied to.

To Whom It May Concern:

For the life of me, I can't understand why an individual policy has to increase so much more than a small group policy. No more work is involved in issuing a policy. My policy is rising more than 14%. Collectively, we are the bulk of your members. Thanks, if you listened.

[REDACTED] cy



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/20/2014 10:45 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
hmo

[REDACTED]

Premium increases of from 15 to 20% across the board are incredible. Management should not have a "do-over" Even it is touted as a Co-Op, it did not lose money. Rate increases should be closer to the inflation rate or to the higher rate of overall health costs. Increases should be in the low to mid single digits, not 20+%.



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.

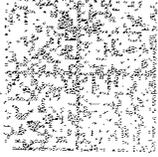
²⁶ Exhibit 19, Line 6.6 et al.

²⁷ Actuarial Memorandum, at 13.

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

10004298599



[REDACTED]

July 1, 2014

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments

[REDACTED]

RECEIVED
JUL 07 2014
HEALTH BUREAU
N.Y.C. OFFICE

Policy Specifications: Freelancers Health Services Corporation d/b/a
Health Republic Insurance of New York
EssentialCare Platinum Plan – Individual Coverage

[REDACTED]

To whom this may concern:

I am writing in response to the letter I received dated June 18, 2014 in regard to the increase in premium.

Health Republic of New York was researched and chosen by my insurance agent and myself because it was affordable and suited my medical needs. My business is mental health. As a psychologist working for myself in private practice the cost of medical insurance is sobering.

It is disappointing that Health Republic - advertising as affordable to New Yorkers in 2014 – is now proposing raising my premium \$85.00 per month next year. Should this be the case, I will explore different options for individual coverage.

I hope you take the responses of your clients seriously.

Sincerely

[REDACTED]

6/26/14

RECEIVED

JUL 02 2014

HEALTH BUREAU
N.Y.C. OFFICE

To Whom it MAY CONCERN:

Received your letter about the Proposed
Rate change. The job is part time, cannot
make the payments of 301.08 on my payments!

Following information included:

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

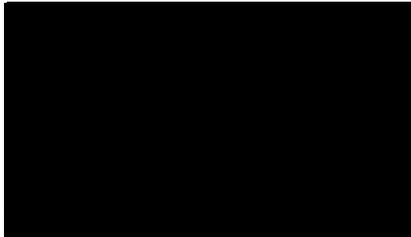
Name of the plan is Primary Select Silver

Type of policy is individual coverage

My HHS identification number is
[REDACTED]

Thank you for your time and cooperation

[REDACTED]



RECEIVED
JUL 09 2014
HEALTH BUREAU
N.Y.C. OFFICE

July 3, 2014

Insurer: Freelancers Health Services Corp d/b/a Health Republic Insurance of New York
Plan: Primary Select Platinum
Policy: Individual Coverage
HIOS #: 

NYS Department of Financial Services
Health Bureau -- Premium Rate Adjustments



Dear Sir or Madam:

I am writing to express my solid opposition to the proposed rate changes requested by Health Republic of New York.

My current premium is \$374.43 per month, and, because my income exceeds financial assistance by \$4,000, I am not eligible for the Advanced Premium Tax Credit. I pay the full shot -- \$374.43 per month.

The additional expenses, such as co-pays, take their financial toll. Go to a specialist and it costs \$75 per visit; have blood work done, another \$75. If an x-ray is needed, I'd pay another \$75. Drug costs (non-preferred or specialty drugs) are another \$75 each time a prescription is filled or refill needed.

The additional hefty co-pays and co-insurances quickly add up. Added to the premiums, the benefits and coverage are very expensive.

In April I had a routine colonoscopy and endoscopy. The hospital bill (\$4,348) and the doctor's charges (\$1,350) are categorized as "Not Covered by Plan."

Now Freelance Health Services Corporation (doing business as Health Republic Insurance of New York) wants to increase my monthly premium to \$445.88, an increase of almost 19 percent. I find that unacceptable.

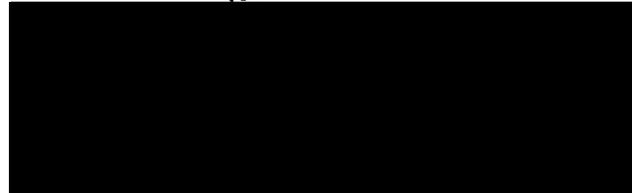
Living in New York State has never been "cheap". Taxes, the cost of living, fees, expenses and the like quickly erode income and savings.

I cannot afford the proposed premium rate change and, should it go into effect I will either drop the coverage, look for another health insurance provider, or move from New York.

Again, I urge you to disapprove the requested rate change.

Thank you for the opportunity to comment.

Sincerely,



07-07-14

RECEIVED
JUL 10 2014
HEALTH BUREAU
N.Y.C. OFFICE



NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments



Name of my insurer: Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York.

Name of my Plan: Essential Care Bronze

Type of Policy: Individual Coverage

HIOS ID Number:

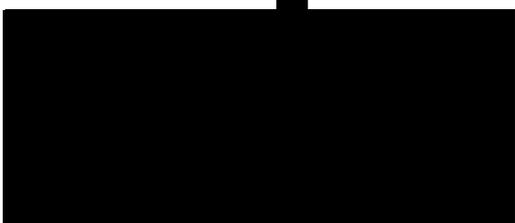


To: NYS Department of Financial Services

Health Republic Insurance of New York already wants to hike my individual health insurance monthly premium to \$357.85 from \$307.12. I urge you to not approve their request for a premium rate increase. I just enrolled with them on 05-01-14 due to Obama Care and already they want to increase their premiums. What audacity. I am currently unemployed and looking for work. The United States health care system has to reign in their healthcare costs and the health insurers have to not seek increases in the premiums they charge their policyholders. Even the \$307.12 monthly premium I am paying currently is too expensive for the Bronze type of insurance I have with Health Republic Insurance of New York.

So again, I urge you to not allow a premium rate increase to Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York.

Sincerely,



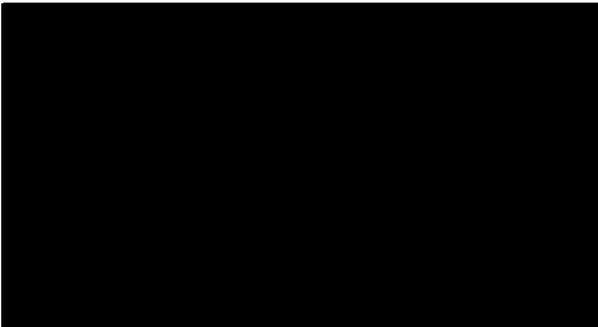
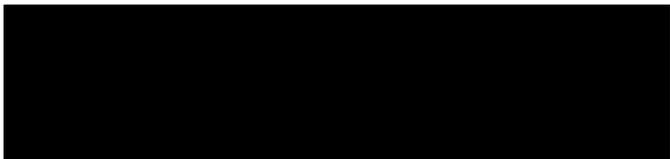
My Health Insurance company, Health Republic, has filed a request for an increase of 15% at my renewal date of 1/15. They notified me that I could comment at the DFS website. I found the link for comments on rate changes which led to a "Not Found" page. I clicked on the link just to contact the DFS with complaints or comments, and it was so confusing - you seem to be the best choice for comment.

I realize that the plan is brand new, but this group has plenty of experience and should have been able to better estimate the initial rate which attracted me. I feel that 15% is too high an increase. And I dread the thought that each year I will have to search for a more affordable plan - probably a new company trying to attract customers. This is where I was years ago as an individual subscriber before I finally dropped out of the health insurance market, for better or worse, for years until Obamacare gave me some hope to get back in. How long will it last?

I am worried about the future.

* * * * *

Sincerely,



[REDACTED]

New York Department of Financial Services
-Premium Rate Adjustments

[REDACTED]

RECEIVED
JUL 07 2014
HEALTH BUREAU
N.Y.C. OFFICE

July 2, 2014

To whom it hopefully will concern,

RE: Requested rate increase with Freelances Health Services (DFS) Corporation dba Health Republic Insurance of New York.

Health Republic launched in 2014. We signed up only to support the Affordable Care Act and because Health Republic rates were the cheapest, although still unreachable for us.

Rising rates is not affordable. The rates offered now are not affordable.

We will have to withdraw from the Affordable Care system if we are gouged any further, which in turn defeats the whole purpose of the Affordable Care Act.

Health insurance is not sustainable because the plans and programs fail to service members appropriately. Giving the medical industry more money only increases the costs and tempts unnecessary surgeries, examinations, and tests.

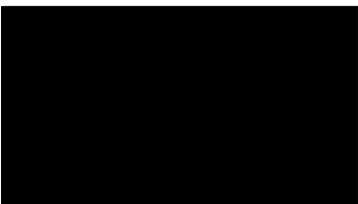
The DFS should deny a rate increase proposal and work to find a solution fair and sustainable. A whole new paradigm is needed and it will only come from wisdom and imagination, not money.

My husband and I are under a Primary Select Silver Plan. HIOS identification is

[REDACTED]

Sincerely,

[REDACTED]



RECEIVED
JUL 17 2014
HEALTH BUREAU
N.Y.C. OFFICE

NYS Department of Financial Services
Health Bureau – Premium Rate adjustments



Dear Department of Financial Services,

I am writing in regards to the request by Freelancers Health Service Corporation (dba Health Republic Insurance of New York) for a premium rate increase for 2015. Under no circumstances should a rate increase be granted.

According to the letter of June 17, 2014 from Health Republic of NY, The rates received by other plans in the Rochester / Monroe county area are 57% higher than the rates received by Health Republic of NY. Unfortunately, their products and services are on a level far inferior to the other health plans in the area, so the lower rates are more than justified. In fact, on a recent call to Health Republic of NY's Customer Service, I was told the way their coverage works is the policy is available for use from the day the payment is processed until the 20th of the month for which the payment was made. So, since the invoices are sent out on the 10th of the preceding month (received 4 to 10 days later by the customer) the payment would at best arrive on the 18th of the month. The payments go to a "lock box" (PO Box) and require up to 14 days to process before the coverage is accessible to the customer. Sometimes the customer is required to call to let them know the payment should be in the lock box. The result is the coverage is only valid a maximum of 19 days per month. Simple mathematical proportion would say the price of the coverage should be roughly half of the cost of the other plans in the area because it only covers half as much time. Therefore, a rate **decrease** not an increase would be in order.

Additional funds will not correct issues associated with Health Republic of NY's business practices. Here are some other example of their poor business practices. Please bear in mind that I have only been a customer of Health Republic of NY since February 2014 (5 Months) and only the month of April went without incident.

Withholding the Identification Cards to prevent use of coverage:

My coverage was approved in January and the February payment was made. The cards did not arrive until mid-March after I had to make several phone calls to request the cards. Several attempts were made by Health Republic of NY to email the cards, but they sent the cards as PDF files that had the printing option blocked so the cards could not be used presented for medical services.

Billing errors resulting in coverage being canceled:

The invoice for June should have arrived May 10th and been due on May 20th. On June 2nd, I called because I did not want to have a laps in my health insurance. The message on the phone said the June bills would be sent out May 23rd. I normally takes 3 -4 days for mail to travel from Atlanta, GA where the bills are sent out to Rochester, NY where I live. Even with the Holiday on the 26th and Sunday the

25th, the invoice should have been in Rochester by the 2nd of June. When I spoke to the Customer Service Representative, I was told the invoices were mailed on May 23rd because the office staff had the previous week off for the Memorial Day holiday and came back on the 23rd to mail the invoices then left again to resume their holiday. Since it was only 6/2/14, I should wait a few more days for the bill, but bear in mind that until the bill was paid my insurance lapsed on the 5th. The night of the 5th, as luck would have it, I badly injured my wrist and needed medical attention. I called on the 6th because the invoice had still not arrived. Customer Service said I should get medical attention, but not submit the bill or use my insurance because it had lapsed. I requested a new invoice be sent. The invoice arrived on 6/10/14. The envelope was post marked 6/6/14, the invoice date was 6/1/14, and the due date was 6/5/14. I called on 6/10/14 to let them know I was mailing the check and to expect it in 4 days. I was told the July invoices had been generated and would be mailed that day. Also, there had been an error and my insurance had not lapsed and they were sorry for the "inconvenience" resulting from telling me they would not cover my wrist injury.

The July invoice did not arrive, so I called on 6/17/14. I was told they would no longer send out duplicate invoices and I would have to "fix the problem with the Post Office". I was also told that I could send payment at any time to the "lock box", but they would have no way of knowing it was there unless I called to tell them that the payment was in the lock box and without an enclosed invoice, the payment would not be charged to my account. I called again on 6/25/14 to let them know I had finally received the July invoice (supposedly sent June 10th). I was informed that since the invoice had arrived after the due date of 6/20/14, my insurance had again lapsed and would remain so until the payment was processed.

Conflicting information from Customer Service:

Please see above as the events in billing errors also include conflicting information.

I called on both 6/30/14 and 7/1/14 to check to see if the payment made on 6/25/13 had been processed and was told it had not yet been received and my insurance lapsed. When I called on 7/8/14, I was told the payment was processed on 6/30/14 and my insurance had "never" lapsed. That was a miss-quote.

Attempts to force use electronic payments:

On each of the above mentioned occasions, I was told I should use automatic bill payments. To my question as to whether their website was secure or had it been hacked, they replied that they have been hacked several times and several customers have experienced identity theft as a result. But "identity theft is no big deal and can be corrected very easily". After reading the above examples of problems and with some prior knowledge of the process of correcting identity theft, really would you trust this company with personal financial information?

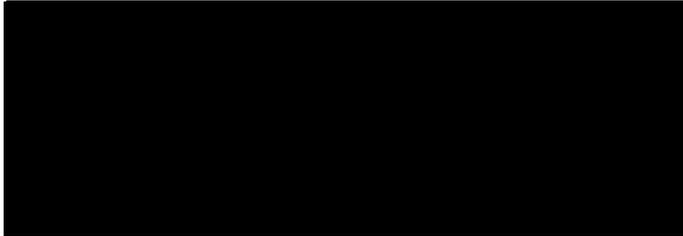
Misappropriations of funds:

I receive assistance through the Advanced Premium Tax Credit, so 75% of my insurance premium is paid through that program. And yet, Health Republic of NY cancels my insurance due to their billing issues and I am not receiving the insurance coverage the government is paying tax money for me to receive.

Again, I will repeat that under no circumstances should Health Republic of NY receive a rate increase.

Money has never been known to fix unethical business practices, poor management, faulty billing, misappropriation of funds, or inept Customer Service. As a taxpayer who is temporarily in need of assistance, I am appalled at the waste of tax dollars the system has become since tax money is being spent for a product that is not being provided. I am sure this is not what the Affordable Health Act was intended to do.

Thank you for considering this case for not allowing the rate increase.



Customer Information:

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



Individual Coverage

HIOS Identification Number



Please note I also sent a copy of this letter via email but am sending hard copy in case email fails.

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

Name of Insured: [REDACTED]

Plan: [REDACTED]

Policy Type: Individual

HIOS Number: [REDACTED]

RECEIVED
OCT 17 2014
HEALTH BUREAU
N.Y.C. OFFICE

We do not want our rate to be changed. This is very upsetting to us especially because we just enrolled in this plan. We signed up for this plan through ObamaCare, which is supposed to make health insurance more affordable. We chose this Health Republic plan because it fit our needs and most importantly because we could afford it. We work hard and should be able to take care of our health needs. Prior to signing up for this plan we did not have health insurance for several years. It is unfair and unjust to raise our rate solely because of greed on the part of other health insurance companies. We are asking that the rate not be increased.

Thank you,

[REDACTED]

RECEIVED

JUL 21 2014

HEALTH BUREAU
N.Y.C. OFFICE

June 16, 2014

Dear Health Republic and New York State Department of Financial Services ,

As noted in your notice of proposed premium rate change letter dated June 18, 2014, I have been informed that my monthly premium is set to increase from \$876.88 to \$1021.71 per month. I currently hold a Freelancers Health Services Corp d/b/a Heath Republic Insurance of New York Essential Care Platinum Plan 29 Parent and Child HIOS # [REDACTED] and my member ID # is [REDACTED]

I spoke with someone at Health Republic and they advised me to contact Health Republic Insurance of New York and the New York State Department of Financial Services to request that my rate not be increased for 2015 due to financial hardship. I currently collect NYS unemployment insurance, my daughter is a per-diem substitute teacher, and my husband collects social security, making it financially impossible to afford a \$144.83 a month increase.

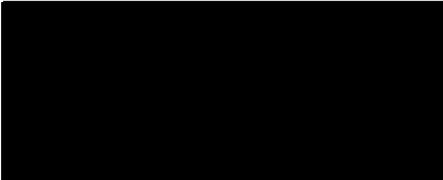
I originally had Empire health insurance from the New York state marketplace, but I switched because they do not offer coverage at my local hospitals. This was an extremely important aspect of the policy, as was also the affordability, which brought me to switch to Health Republic in May of this year. It would be most beneficial for me to stay with Health Republic so I can be seen at my local hospitals and preferred doctors, but I will not be able to do so with this rate increase.

I originally joined the Marketplace in the first place because our family does have financial hardships and was told that the Marketplace would offer us affordable, comprehensive healthcare, but increases like these go against that foundation.

I respectfully request that my health insurance rate stay the same at [REDACTED] per month for the 2015 year. Please inform me of the decision. Thank you.

[REDACTED]

NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments



RECEIVED
JUL 17 2014
HEALTH BUREAU
N.Y.C. OFFICE

Bullville, 12 July 2014

Concerning:

Plan: 

Member ID: 

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

Individual Coverage

HIOS Identification number: 

Dear Madam, Sir,

I have received a notification from Health Republic Insurance of New York about the upcoming rate increase of my health insurance, a copy of which is attached to this letter.

I protest against this increase in the strongest possible terms.

My present insurance premium is \$ 421,72 per month.

Because of our very low income this was reduced to \$ 273,72 per month.

My wife and I are on a fixed income that does not increase at all and you can imagine that a further increase of the insurance premium will have a devastating effect on our income situation.

For my wife and me together it will mean an increase of approximately \$ 260 per month and we simply can not afford that.

An increase of 18.7 % , only a couple of months after the plan has come into effect is outrages.

It is ridiculous that a large corporation like Health Republic seemed to be so far off in their initial estimate of the insurance premiums.

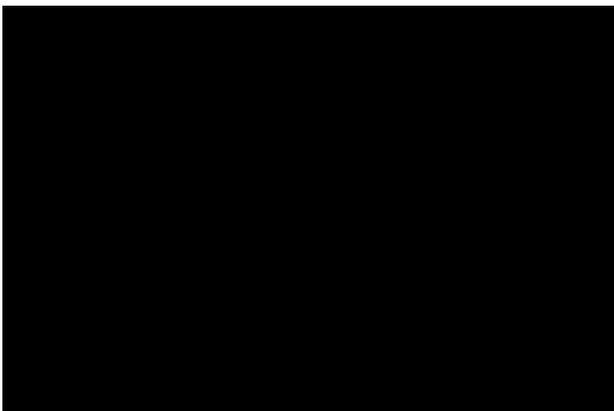
Their explanation that the increase in premium is necessary because

“ EVERYTHING GETS MORE EXPENSIVE “ is the easy way out.

Rather than simply making this statement Health Republic should not accept these increases at face value but should put a major effort into trying to reverse this trend and not increase their premiums.

According to my opinion there are a vast number of issues that can be addressed to reduce the costs and reduce the waste in the system preventing any increase in premiums.

Yours faithfully,



NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments

RECEIVED
JUL 17 2014
HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]

Bullville, 12 July 2014

Concerning:

[REDACTED]

Member ID: [REDACTED]

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

Individual Coverage

HIOS Identification number: [REDACTED]

Dear Madam, Sir,

I have received a notification from Health Republic Insurance of New York about the upcoming rate increase of my health insurance, a copy of which is attached to this letter.

I protest against this increase in the strongest possible terms.

My present insurance premium is \$ 421,72 per month.

Because of our very low income this was reduced to \$ 273,72 per month.

My husband and I are on a fixed income that does not increase at all and you can imagine that a further increase of the insurance premium will have a devastating effect on our income situation.

For my husband and me together it will mean an increase of approximately \$ 260 per month and we simply can not afford that.

An increase of 18.7 % , only a couple of months after the plan has come into effect is outrages.

It is ridiculous that a large corporation like Health Republic seemed to be so far off in their initial estimate of the insurance premiums.

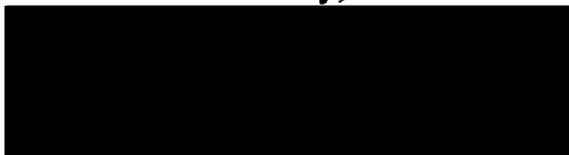
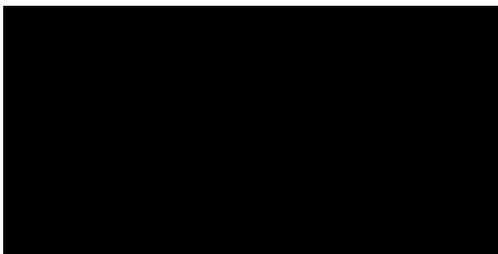
Their explanation that the increase in premium is necessary because

“ EVERYTHING GETS MORE EXPENSIVE “ is the easy way out.

Rather than simply making this statement Health Republic should not accept these increases at face value but should put a major effort into trying to reverse this trend and not increase their premiums.

According to my opinion there are a vast number of issues that can be addressed to reduce the costs and reduce the waste in the system preventing any increase in premiums.

Yours faithfully,

A large black rectangular redaction box covering the signature area.A large black rectangular redaction box covering the contact information area.

HELLO, I HAVEN'T HAD A RAISE
IN 3 OR 4 YEARS. THEY
WANT A 20% INCREASE!!
PLEASE SAY NO.



HEALTH REPUBLIC
INSURANCE

RECEIVED

JUL 17 2014

HEALTH BUREAU
N.Y.C. OFFICE

June 17, 2014

THANK YOU



Re: Notice of Proposed Premium Rate Change
Primary Select Platinum, HIOS [REDACTED]

Dear [REDACTED]

Freelancers Health Service Corporation (doing business as Health Republic Insurance of New York) is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2015. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS. DFS is required by law to review our requested rate change. DFS may approve, modify or disapprove the requested rate change.

Proposed Premium Rate Change

Your current monthly premium is: \$ 375.43

If approved, the proposed monthly premium is \$ 445.88

If you enrolled through the NY State of Health, the state's health plan marketplace, and you qualified for financial assistance, called an Advanced Premium Tax Credit, your current premium is less than the amount shown above and your 2015 premium will be less than shown above if you qualify for the APTC again next year. NY State of Health will calculate your eligibility for financial assistance each year.

Please note that while we try to provide you with the most accurate information possible, the final rate may differ based on the benefit plan design and other features you select on renewal. Also, the final, approved rate may differ because DFS may modify the proposed rate.

Why We are Requesting a Rate Change

Health Republic Insurance of New York is committed to providing low-cost, high-quality health coverage and is proud to be among the most affordable options for individual New Yorkers and small businesses across the state. Health Republic launched in 2014 as New York's only not-for-profit Consumer Operated and Oriented Plan, or CO-OP, in the midst of a transformative year in healthcare, with improved access to coverage for people across the state.

In 2014, other health plans in your area were on average 57% higher than Health Republic. As a member-run, not-for-profit plan, we want coverage for our members to be as affordable as possible, but we must be sustainable. It is necessary for us to seek a rate increase in 2015 due to increasing medical costs, declining federal support, and to ensure our organization achieves long-term sustainability as New York's only not-for-profit CO-OP. Even with the proposed increase, Health Republic is confident that it will be among the most affordable options for individual New Yorkers and small businesses in 2015 and for many years to come.



NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments

July 16, 2014

[REDACTED]

Freelancers' Health Services Corporation
d/b/a Health Republic Insurance of New York
Plan: Primary Select Gold
Policy: Individual Coverage
HIOS ID Number: 71644NY0030003

RECEIVED
JUL 28 2014
HEALTH BUREAU
NYC OFFICE

To Whom It May Concern:

In reply to your letter dated June 18, 2014 concerning a change to my premium rates for 2015, I would like to inform you that this increase will not allow me to keep the plan I now have with Health Republic. I will not be able to pay \$510.76.

My premium is presently \$434.38, since February 2014.

I was paying \$345.00 last year, and \$310 the previous years, through the New York State Liberty Plan.

With the New York Health Market, my premium went up and caused a monthly increase of \$93.00.

Health Republic Insurance of New York is committed to providing low-cost coverage for individual New Yorkers.

My income in 2013 was \$28,318.

I need to know what other alternative I have to obtain a low-cost coverage, that provides me the same benefits that I now have with Health Republic.

The projected increase is not an affordable option. However, I would like to stay with Health Republic Insurance of New York and not be subjected to that increase, in view of my low income and the information provided in this letter.

Thanks for your attention on this matter.

Sincerely,

[REDACTED]

[REDACTED]

Attn: Comment Period

July 10, 2014

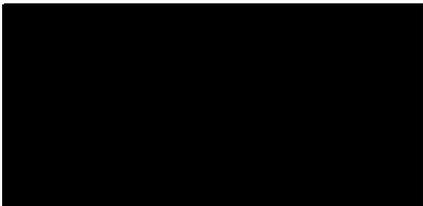
To Whom It May Concern,

I am writing this letter to inform you that I oppose the proposed premium rate change. I do not make enough money to afford the rate increase. My insurer is Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York. The name of my plan is EssentialCare Platinum. I have individual coverage and my HIOS identification number is 71644NY0010004.

Thank you,



RECEIVED
JUL 24 2014
HEALTH BUREAU
N.Y.C. OFFICE



RECEIVED

July 15, 2014

JUL 23 2014

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments

HEALTH BUREAU
N.Y.C. OFFICE



Re: HIOS 71644NY0010001 – Essential Care Bronze

To Whom It May Concern:

In reference to a letter I received regarding an increase for my medical coverage. Health Republics' request to increase the premium from \$ 307.12 to \$ 357.85 for the plan stated above is outrageous for the following reasons:

The cost of The Essential Care Bronze plan is already over priced for a single person. There is a ridiculous out of the pocket expenses of \$ 6350.00 add to the cost of the premium that equals unaffordable health care. The premium alone for an income like mine makes it expensive. It's pretty pathetic when you're force to choose between paying rent and paying for a policy that doesn't offer coverage. Under the given policy I wouldn't be able to receive medical attention. I wouldn't be able to come up with the funds to pay.

The service offered is extremely poor. They are incompetent. They had made an error on my account resulting in me mailing a certified letter requesting they fix the problem because they failed to respond appropriately when I called for assistance let alone responding to the letter as a result I was force to report them to the BBB.

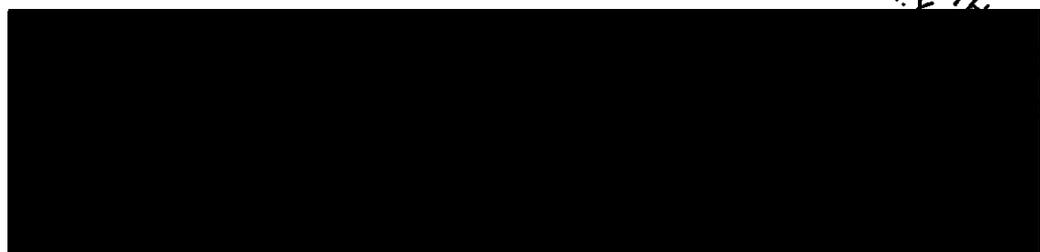
As per a co-worker doctors appear to be in their panel until the patient has been seen then they suddenly get dropped resulting in a conflict because Health Republic refuses to pay the bills saying the doctor isn't a participating physician. Where is the trust? How is one to know if a medical provider can be seen under their plan if one day they are on the plan and the next they aren't?

As per the incompetence and already outrageous cost of the Essential Care Bronze from Health Republic I am requesting that you DO NOT HONOR their proposal to increase the rate of the Essential Care Bronze package. If you have any questions feel free to call me a 

Thank,You,



RECEIVED
JUL 15 2014
HEALTH
N.Y.
BUREAU



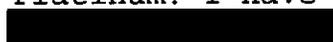
July 10, 2014

NYS Department of Financial Services
Health Bureau - Premium Rate Adjustments



Re: Proposed rate change

Dear Department of Financial Services:

I write in response to the June 18, 2014 letter (the "Letter") from Health Republic Insurance of New York requesting an increase of my monthly premium from \$494.49 to \$576.17. The name of the insurer is Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York. The name of my plan is the Primary Select Platinum. I have individual coverage. My HIOS identification No. is 

After doing research in the New York State of Health marketplace, I decided to select the platinum level after receiving a monthly premium quote as stated above from Health Republic. This occurred just three months ago when I signed up for coverage effective May 2014.

The insurer claims in its Letter that the request is "due to increasing medical costs, declining federal support, and to ensure our organization achieves long-term sustainability as New York's only not-for-profit CO-OP [Consumer Operated and Oriented Plan]." The Letter does not specify the anticipated amount of the increased medical costs or the amount that federal support will decrease; rather, it just concludes that medical costs will rise and federal support will decline.

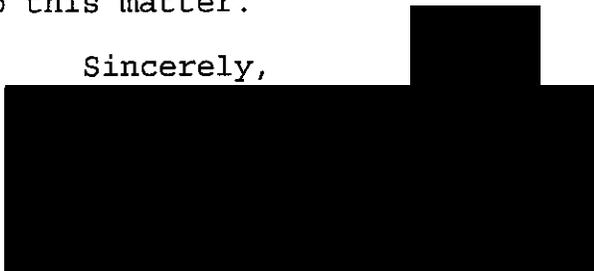
This smacks of the marketing tactic known as "bait and switch" in which the consumer is quoted an attractive premium to induce that person to apply for coverage, and then increasing the offered rate. The proposed increase is \$81.68. This represents an increase of 16.5%. No one should receive such a large increase.

July 10, 2014
NYS Department of Financial Services
Re: Proposed rate change
Page 2

Since the Letter concludes by stating, "After DFS approves the final premium rate . . .," I question whether this letter is an exercise in futility with the foregone conclusion that the insurer will be successful in its request. Please protect the many consumers who will be affected by this rate increase.

Thank you for your attention to this matter.

Sincerely,





RECEIVED
JUL 15 2014
HEALTH BUREAU
N.Y.C. OFFICE

Thursday, July 10, 2014

NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments

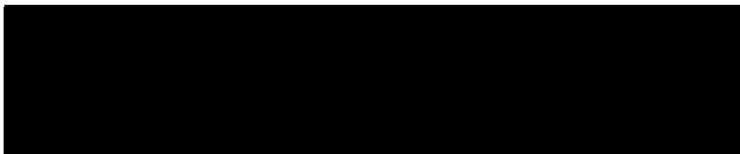
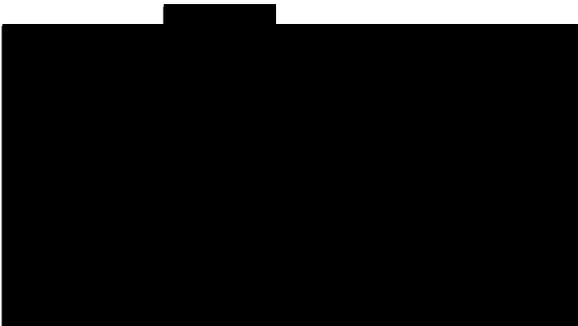


To Whom It May Concern:

Health Republic Insurance of New York has requested that the NYS DFS award them a 17% increase in policy premiums a mere six months since they contracted with new users pursuant to the Affordable Healthcare Act. Said monthly payment is to increase from \$988 per month to \$1,152 per month.

This is classic bait & switch: I had a policy with United Healthcare at a \$1,159 monthly premium and then Health Republic offered lower premiums enticing me to cancel my existing long-term policy and purchase one from Health Republic.

I request that this ridiculous and illegal request be denied, there is nothing that has increased 17% in six months. Doctors, medications, hospital and in-house staff rates are all the same. Health Republic has been in business for a long time, they know the area costs as well as the cost of the rival policies; incredibly they list their competition's rates on the request letter as if that is to be persuasive. They are pulling a bait & switch scam and DFS should not go along with it.



[Redacted]

RECEIVED
JUL 15 2014
HEALTH BUREAU
N.Y.C. OFFICE

re:
Freelancers Health Service Corp.
DIBIA Health Republic Ins N.Y.
My Plan - Primary Select Platinum
Policy type - Individual Coverage
HDS ID. number - [Redacted]

Dear Sir - Ms.,

Health Republic Ins. of N.Y. is applying for an increase for premiums. In my case that is \$421.72 to \$500.87 per month, that is \$79.15 more a month or \$949.80 per year. An 18.77% increase over last year.

The average person seeking health insurance coverage most certainly didn't get an 18.77% increase in wages.

A person in need of financial aid will have an extra burden

A 10% increase would be more in line to increasing costs throughout the economy.

A 18.77% increase in health insurance most certainly will not make health insurance more affordable. It will have an adverse effect on health insurance.

[Redacted]

Sincerely,

[Redacted]

6/21/14

To Whom It May Concern:

Re: Freelancers Health Services Corp
d/b/a Health Republic Insurance
of NY.

After all that information
I had to give. This is my
comment. Enclosed is the
letter I received from this
insurance company and there
proposed rate increase. This
is Obamacare Affordable
Care II who are they kidding

I Can't believe the DFS
Might even consider RAISING
An individual 25.00/MO.
For a plan that pays
nothing to the physicians.
And who half of them
Dont even take. I Do not
Qualify For any tax credits
because of my husbands
Salary. PLEASE Don't not
give into this.

This is not
AFFORDABLE HEALTH
CARE !!

Awaiting
your
reply



June 26, 2014

NYS Dept. of Financial Services

Health Bureau – Premium Rate Change

[REDACTED]

RE: Freelancers Health Services [REDACTED]

Health Republic Ins. of NY

[REDACTED]

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

To Whom It May Concern:

I am writing to comment on the “Notice of Proposed Premium Rate Change” for 2015. After only being enrolled for 4 months with Health Republic, I am totally appalled and shocked at receiving this proposed rate change from Health Republic Ins.

I had selected Health Republic Ins. due to the affordability and what the individual plan offered. An \$85.00 dollar a month increase is quite substantial and may impact a person to continue or seek affordable health insurance elsewhere.

I do hope DFS would seriously look into this before approving, modifying or disapproving these requested rate changes at the hopes you would take the consumer into consideration.

Thank You,

[REDACTED]

RECEIVED

JUN 30 2014

HEALTH BUREAU
N.Y.C. OFFICE

To Who I + [redacted]

I Am A first time subscriber for any health insurance plan. Health Republic is my first because of OBAMA making it now illegal not to be insured. I Am currently extremely satisfied because my monthly rate is very affordable.

However, I write for two reasons. First if the competitors are that upset about your rates, a simple solution would be to lower their fees instead of asking that you raise yours. Next, to be honest, I can't afford more than the \$76.12 I pay now. I'd be happy to send pay stubs, tax returns etc to show proof that I CAN'T PAY MORE.

I can't give you what I don't have. Life would be very magical & easier if I could. If you request more money then my only option is to cancel my policy and look elsewhere. But I'd really like to keep you. Please respond and let me know some things once a decision is reached.

11
V

June 24, 2014

NYS Department of Financial Services
Health Bureau- Premium Rate Adjustments

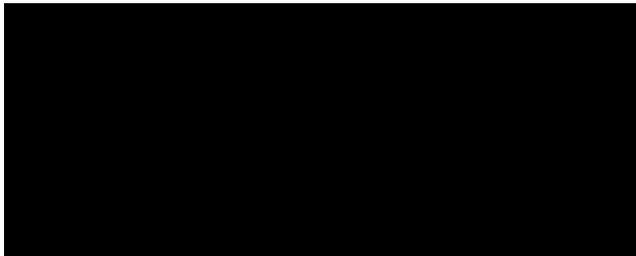


RECEIVED
JUN 30 2014
HEALTH BUREAU
N.Y.C. OFFICE

RE; Notice of Proposed Premium Rate Change

To Whom It May Concern,

I received this notice from my health care provider June 23, 2014, Notice attached. I am outraged at the amount of this increase. I am a single homeowner struggling to get by and Now THIS. How is a monthly premium of \$601.01 AFFORDABLE HEALTH CARE. AFFORDABLE TO WHO, certainly not a middle class worker. What will happen in 2016? I'll tell you, ANOTHER RATE INCREASE. Something has to be because this AFFORDABLE CARE ACT IS NOT AFFORDABLE. I am totally against this increase and so should the State of NY.



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

To Whom It May Concern. I RECENTLY
RECEIVED A LETTER FROM MY HEALTH
CARRIER (SEE ENCLOSED)

I AM WRITING YOU TODAY TO IMPLORE
TO NOT ALLOW THEM TO RAISE THEIR RATES
AS IT IS I HAVE A [REDACTED]

I AM HEALTHY AND RARELY NEED A DOCTOR.

I AM PARTIALLY SUBSIDIZED BY
NEW YORK STATE BUT EVEN WITH THIS IT IS
A PAYMENT DIFFICULT TO MAKE. IF MY RATE
WENT UP AT ALL IT WOULD MAKE MORE SENSE
FOR ME TO DROP OUT, AS MY DEDUCTIBLE AT
\$4000.00 ANNUALLY MEANS I PAY OUT OF POCKET
ANY WAY.

I'M SURE THERE ARE MANY REASONS
THEY FEEL THE NEED TO RAISE RATES, BUT IN MY
OPINION, THEY ALL ~~ARE~~ FALL UNDER, POOR PLANNING
OR ESTIMATING.

I BELIEVE IT IS PEOPLE LIKE ME YOU NEED
IN THE RANK BUT I WILL BE FORCED TO DROP OUT IF
RATES INCREASE.

THANK YOU
[REDACTED]
[REDACTED]

To whom it may concern,

6/25/2014

Please be advised that if the rate of our monthly premium for health Insurance is RAISED, my husband AND I will be forced to go without health Insurance ~~for~~ Coverage ONCE again. What we now pay, is what we CAN afford AND NO MORE.

Thank you,

[REDACTED]

INSURER: Freelancers Health Services

[REDACTED]

[REDACTED]

POLICY: INDIVIDUAL

[REDACTED]

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

June 25, 2014

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments

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

RE: Freelancers Health Services Corporation [REDACTED]
[REDACTED]

Dear Sir:

I am writing to inform you that currently I have paid 6 months of premiums for the above referenced policy and as of this moment I cannot see a doctor, fill a prescription and owe over \$1000 in medical charges for one doctor visit and a mammogram.

I was signed up by a navigator from Benefit Specialists of Syracuse who administered my previous health insurance "Healthy New York". However during the process the navigator did not sign up a primary care physician even though I requested Dr. Zomek to be PCP. Dr. Zomek does not participate with Health Republic Insurance.

When I received my ID cards I did not know that a PCP was supposed to be listed so I called HRI on 3 separate occasions to make sure that my new physician would be covered, [REDACTED] Parent of Community Memorial Hospital in Hamilton NY. I was told "Yes" and this was an error made again by HRI.

I call again later in 1/19/2014 and 2/11/2014 to ask for the co-pay and deductible amounts as I was starting with a new doctor visit that required an annual PE, mammogram (previous diagnosis of infected lymph nodes in right breast as Bi-rads III breast cancer and 2/14/2014 previous silent heart attack).

Again I was told that these would be covered with \$0 co pay and a onetime \$250 deductible and that Dr. Parent's office visit and mammogram were covered procedures and Community Memorial Hospital was in network. The truth is that the agent of HRI made an error by telling me this.

All claims were denied as out of network and rejected as providers are dropping out due to misinformation and **being misled by Health Republic Insurance in that a reference on the letterhead has POMCO on it** when in fact POMCO is only a hired third party administrator who sends out notices.

I therefore would object to funding increases, rate increases or any additional funds being approved.

Health Republic Insurance is so assured that you will approve their rate increases that the enclosed letter states "Notice of Approved Premium Rate" After the DFS approves the final premium rate, you will receive final rate information at least 60 days before your 2015 renewal date.

Please read the enclosed **article that was reported within the first 2 weeks of launching HRI. PLEASE DO NOT APPROVE THE RATE INCREASES!**

Thank you, [REDACTED]
[REDACTED]

RECEIVED

JUN 26 2014

HEALTH BUREAU
N.Y.C. OFFICE

To who it may concern
I am writing to you in concern of
the proposed rate increase for 2015. If
this rate changes to 506.00 I cannot
afford this Ins. I am going to be 63 years old
& I live on a fixed income with my
husband will be 66. I think everyone
should be paying monthly Ins, but not the
high cost of the Ins.

Please do not allow this Ins Co. to
get the increase!



Health Republic

June 26th, 2014

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

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


Dear Sir or Madam:

I am requesting that this insurance be cancel. I had paid the \$62.00
May and June, 2014. As of July I am on Medicare since I will
be 65 years of age.

I have tried to call and left messages to cancel. Thank you for your
Assistance.



Incoming Correspondence:

Just got a notice that Health Republic is already asking for an almost 20% premium increase for 2015. Standard of living, economy, nothing has gone up this much, Unconscionable. Will vote against you if this is allowed. Shameful.

Incoming Correspondence:

This year my husband & I were forced to sign up for health care the Affordable Health Program/Healthy NY. My husband lost his job of 25 year over a year ago. As resident of Nassau County we are trying very hard to keep up with all our expenses. The program we selected was through Health Republic Insurance for the monthly rate of \$730.00 per month. Not with standing a \$4000.00 deductible. Yesterday I received notice that Health Republic is applying to NY State DFS to approve a change to my premium as of 2015 new rate \$824.92.
PLEASE VOTE NO.

PLEASE TELL ME HOW THIS IS AFFORDABLE. I AM WORKING 2 JOBS RIGHT TO STAY IN OUR HOME OF 20 YEARS. I WAS BORN & RAISED IN NASSAU COUNTY. I WANT TO STAY HERE.
PLEASE VOTE NO AND TELL ME HOW I CAN FIGHT THIS FIGHT FURTHER.

Thank you.



Incoming Correspondence:



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 burdened taxed US citizens and residents of New York State.

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 reach out to those that approve premium rate hikes and deny such a huge increase in only the first year for 2015.

Thank you,





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 though 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 raising 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 though 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 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 your insurance.

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 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]
<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]
<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.

████████████████████



Re: comments

to: premiumpateincreases

06/27/2014 10:57 AM

History:

This message has been replied to.

Insurer: Freelancer's Health Services Corporation d/b/a Health Republic Insurance of New York

Name of Plan: EssentialCare Silver

Type of Policy: Individual coverage

My HIOS ID #: [REDACTED]

Comments:

I have never received a copy of my policy after numerous written and phone call requests. I have never received my monthly premium before the due date. Early on, I had to advise them that using a bulk mail envelope with "process as 1st class" hand written on it, didn't ensure 1st class delivery.

It's extremely difficult to reach a human being by telephone. Unless I have 2 hours to dedicate to the task of getting an answer, I no longer even try to call. When I have left voice mails, which is one of their options, no one has ever returned my calls.

I realize they were overwhelmed, as the majority of people in New York chose their policy. The primary reason, I'm sure, is due to the fact that it cost the least of all the options. But there must be some minimum standards necessary to which a provider must comply, to be approved as an acceptable option for the mandatory coverage that is now required of all Americans by the Affordable Health Care Act.

[REDACTED]



Health Republic Primary Select Platinum rate increase

to: premiumrateincreases

06/27/2014 11:19 AM

History:

This message has been replied to.

To whom it may concern,

I am insured by Freelancers Health Services Corporation d/b/a Health Republic of New York. I have the Primary Select Platinum plan. I receive individual coverage, and my HIOS ID number is [REDACTED]

I currently pay \$494.49 per month. I am self employed. My income is high enough that I do not qualify for subsidies, but not so high that almost \$500 per month does not have a huge impact on my budget. With the exception of my New York City rent, health insurance is my largest expense. I was excited to sign up for Health Republic when the exchange opened, because it meant that I would be able to abandon a plan that cost me significantly more per month, and had a hefty deductible. (My current insurance has no deductible). I have been, overall, satisfied with the service after a few frustrating experiences with very long wait times on the phone, or being sent directly to voice mail and never called back when the ACA kicked into gear in January.

Health Republic claims in its rate increase request that increasing medical costs and declining federal support mean it must increase its rates. However, a 16.5% increase in just one year will impose a significant difficulty on me, and I'm sure on many other New Yorkers who flocked to the exchanges in the hope that health care would, finally, be more accessible and affordable for those of us that do not work for large organizations with the bargaining power to keep rates affordable.

I have actually been to doctors three times this year—two of those visits have been posted in my Health Republic online account. In viewing my claims on the site, I have been amazed at how low Health Republic's negotiated payments to my health care providers are. All the lab work and consultations Health Republic has paid out have not yet amounted to one month's worth my \$494.49 premium, and I have paid six months of premiums.

I understand that insurance protects me from catastrophic risk, and thankfully I have not had any catastrophes, but I am not convinced by one paragraph of vague text about sustainability that a nonprofit Health Insurer needs to increase its rates so substantially.

Thank you,

[REDACTED]

[REDACTED]



Proposed Premium Rate Change

to: comment@newyork.healthrepublic.us,
premiumrateincreases@dfs.ny.gov

06/27/2014 01:22 PM

History:

This message has been replied to.

Hello,

I am currently a member of Health Republic Insurance of New York, under the individual coverage, EssentialCare Silver plan. My HIOS identification number is [REDACTED]

I am writing to you today to express my extreme disapproval of the proposed premium rate change for the plan year of 2015. I understand that over time costs rise and that this cost is passed on to the consumer, but increasing my monthly premium by \$50 a month, \$600 a year, is extreme and I don't plan on staying with Health Republic if this proposed premium rate change is granted.

I do not accept your reasoning that I should accept this rate increase because other health plans offered in my area were on average 24% higher, when the truth is when I chose Health Republic I was also considering another plan being offer by a for-profit company that was only 6% higher. Your new proposed rate increase would increase my monthly premium by 22%. Nor do I accept your excuse that this is the only way for Health Republic to remain sustainable. Health Republic will definitely not remain sustainable if you loose your customer base to other companies!

But what upsets me the most about this proposed premium rate change is that I feel like I have been duped. I bought into the whole idea of a competitive heath insurance market and that a CO-OP plan would work, because finally there was a company out there that wasn't motivated solely by profits. I was thrilled when I found a Health Republic plan that offered me very similar coverage to what I was getting from my employer, was accepted by my current doctors, and was at a cost I could afford. In fact, knowing I had this affordable Health Republic plan, I was motivated to leave my job and strike out on my own as a freelancer. Now, I'm three months in to this new plan and this new way of life, and the rug gets pulled out from under me with this notice of a \$600 increase for the 2015 plan year. The simple answer is I won't accept it and I won't pay it.

What's worse is I am exactly the type of person you WANT as a member. I'm under [REDACTED] single, have no chronic or on-going health concerns, I don't smoke, I hardly drink, I exercise regularly, and I see the doctor maybe twice a year. If I am unable to get a plan with the coverage I want for a price I can afford from you, even though I don't want to, I will go elsewhere.

If you would like to discuss this matter further, please feel welcome to contact me.

Thank you,

[REDACTED]



Re: proposed rate increase

[REDACTED] to: comment, premiumrateincreases

06/27/2014 07:04 PM

History:

This message has been replied to.

To Whom It May Concern:

As a new customer of Health Republic insurance, I'm disheartened to learn that Health Republic has already applied for a 16% rate increase. Such a large increase so soon after the initial marketing of this product resembles a "bait-and-switch" marketing tactic.

A more modest price increase would not have bothered me, but 16% after its first year of operation? Too much.

The message this sends is that Health Republic has either "lowballed" in its first year to attract customers OR that the company has botched its fiscal projections. In either case, I'm left unsure of the reliability of the company.

Here are the details you may need to accompany this message:

1. Insurer: Freelancers Health Services Corporation d/b/a Health Republic.
2. Plan: Primary Select Gold.
3. Type: Individual coverage.
4. HIOS id: [REDACTED]

Thank you for recognizing my protest of the proposed 16% increase in premium cost.

Sincerely,

[REDACTED]

New York City

.....
[REDACTED]



Rates Increase

to: comment@newyork.healthrepublic.us,
premiumrateincreases@dfs.ny.gov

06/27/2014 08:08 PM

History:

This message has been replied to.

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

Plan: EssentialCare Platinum

Policy: Individual coverage

HIOS identification number: [REDACTED].

The raise in the rates is crazy. It will be unaffordable for me. I am already struggling like this, this will be the final blow for me and a lot of friends on this plan.

I want you to consider that you will lose a big part of the Jewish community as as an adviser and community leader, I will make sure that people will get another plan from another provider.

Please don't make any changes, the economy is bad, and people simply CAN'T afford it!!!!!!

Best regards.



Rate increase for NY Health Insurance

[REDACTED] to: comment
Cc: premiumrateincreases

06/28/2014 08:04 AM

History: This message has been replied to.

Good afternoon.

My Insurance provider currently is Freelancers Health Ser. Corp d/b/a Health Republic Ins. of NY

My coverage is Silver and I have individual coverage, my id # [REDACTED]

The current rate increase I find not acceptable as everything I have done medically I pay out of pocket and is not covered. Coverage is limited and good for catastrophic assistance if needed, which is fine as I only go to see a physician on a "as need" basic. I do not see the need for the preventative maintenance as it really has no benefit other than to expand the income within the medical industry. The thousands of dollars that I pay to Health Republic does not help me unless I have major surgery done which I have not future plans of using.

If you want to stop the waste of medical expense just require a higher co-pay. People will stop going to see doctors for incidental stuff if there is a higher out of pocket payment. Health Insurance is heading in the same direction as car insurance of having coverage when needed.

Most incomes has gone down 10-20% every year for the past 5 years, but expenses have gone up 15-20 % every year.

Raise the rates, I can't afford to pay more now and this will just force me out. I will be forced to drop my health insurance all together and just hope for the best. The 8% increase in Not going to save the medical Health care system industry as it is out of control. You need to control the waste.

Any questions please advise me.

Thank you.

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/28/2014 11:50 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other

[REDACTED]

Hello. I am writing this on behalf of my wife, [REDACTED]. Neither of us had health insurance, and last year I got [REDACTED] insured through Health Republic. It was the lowest cost plan, and it isn't a very good plan at all. It's a lot like paying \$220/month for not having insurance. Anyway, it is a stretch for us to afford this monthly bill, and I feel that raising the price so quickly after the exchange was put in place is a bit of a bait and switch move. I still don't have health insurance, but if the rates go up, we will probably have to cancel my wife's insurance as well. If Health Republic isn't breaking even, they should be going after the doctors and hospitals who charge people twice as much when they have insurance as when they don't. There is plenty of corruption and fraud in the health care system, and instead of raising rates for members, they should be investigating why they're not making enough money. I've been sending the monthly premium since March, and my wife still hasn't been to the doctor. I really do pay for NOTHING. Please don't raise the cost of the NOTHING. Thank you. [REDACTED]



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

to: premiumrateincreases

06/28/2014 12:10 PM

History:

This message has been replied to.

- Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
- Primary Select Silver EPO
- Individual Coverage
- HIOS Identification # [REDACTED]

Their stated reason for requesting this rate increase is basically "because everyone else is higher". That doesn't seem to be a sound justification in and of itself.

Part of the idea of this ACA was to keep things affordable. Not to bait people in with a low rate and then jack up the costs before the insured's first year of coverage is even complete.

As a not-for-profit I am curious if the executives in the company are also proposing salary freezes or decreases in order to "achieve long-term sustainability".

If their pool is too small raising rates will only serve to force people out and bring us back to the same nonsense we had before the ACA went into effect.

I am fairly confident this email is pointless. Rates go up needlessly. That seems to be a sad fact of the system.

But since Health Republic choose to waste paper and postage on this formality the least I can do is make my voice heard in an uncaring, and probably empty, room.

Feel free to prove me wrong.

'til then,

[REDACTED]



Fwd: Rate Increased

to: premiumrateincreases

06/28/2014 08:51 PM

History:

This message has been replied to.

Freelancers Health Service Corporation/dba Health Republic Insurance
of NY

Essential Care Platinum

Individual Coverage

HIOS ID # [REDACTED]

I am writing to say how frustrated I am with the potential Insurance Cost Increase. I did so much research to find the company that would best suite my needs and still be within my budget. I am un-employed, have been since September 2013. I have tried to maintain my personal dignity and pay my way for all my expenses without asking for any State or Government assistance. I now know that I have to pursue other avenues to obtain insurance and will do what so many others do, apply for public assistance., Medicaid and food stamps. I have worked my entire life and my family always believed that hard work would pay off and that you should not take or ask for assistance. Through all our difficult times we have managed to pay our own way. Now, I might as well join the rest of those that are getting help though the "system". It is sad that in America we seem to be able to take care of all the people of other nationalities who are here earning their money and taking it back to their counties. They probably all laugh about the way they are raping America and in the end those counties will be laughing at us when we can't even take care of our own. I feel like I set up for this with a bait and switch scam. All these promises until you sign on the dotted line and then it is like, only kidding, we just wanted you to sign and now you are at our mercy.

[REDACTED]



Comments to Proposed Rate Increase

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

06/29/2014 07:23 AM

Please respond to ██████████

History:

This message has been replied to.

- Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
- Essential Care Bronze
- Individual Coverage
- HIOS ID # ██████████

To Whom It May Concern

I receive a small pension which barely covers my cost of living and cannot afford to pay any insurance premium. I was disturbed when I received your proposed rate increase letter not long after I selected Health Republic Insurance of New York as my health care provider. This is a case of "bait and switch" which violates consumer laws in NYS. I selected you because you were the lowest cost provider, then shortly after you propose a rate increase. In your view your letter justifies the increase and thats is your right however light of your proposal, I would like to reserve the right to select another service provider without penalty or restrictions.

Sincerely,

██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/29/2014 12:54 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual

ppo



Hello, I recently received a letter stating that my insurer was seeking a rate increase for 2015. The rate increase sought is about 20% greater than my 2014 rate increase. I feel that this large an increase will set a dangerous precedent and present a hardship for subsidized families like mine. Health insurance already represents a large portion of my monthly budget and with a 20% yearly increase (I assume they will ask for the same for the 2016 year) will mean that my already high premiums will double in less than 5 years. Please reconsider this request and approve a more moderate increase for 2015. Thanks.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/29/2014 01:28 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other

[REDACTED]

The name of my plan is Essential Care Platinum HIOS ID#: [REDACTED] I find the proposed rate increase from \$515.81 to \$601.01 a phenomenally large increase in one year. I can barely pay my current premium. Having been forced to go to the marketplace, I expected to have a fair an appropriate premium. I chose not to have a deductible because on my small income,I cannot afford to pay astronomical deductibles. I chose a premium that I would be able to pay monthly without extra extravagant costs. If the rates will increase in such a way I do not know how I will be able to pay for the premiums as well as a deductible. Please reconsider this extremely large increase and think of the how the taxpayers are supposed to pay in such a poor economy. Thank you for your time and consideration on this serious manner.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/29/2014 03:20 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual

epo



I was very disheartened to see the proposed premium rate hikes for 2015. I spent a long time figuring out which insurance company to choose earlier this year, and part of the reason I went with Health Republic was that I felt it would be better/more transparently run than others on the Exchange. The substantial premium increase HR has requested from the DFS so soon after launching the company says one of two things to me: 1) HR's ability to manage their finances is very poor. 2) HR lured people in with "teaser" low rates knowing that they'd be less inclined to switch once the work of choosing a plan and doctors within the plan has been done. I think the DFS should investigate these proposed rate hikes because something seems fishy about such significant increases so soon after the company opened up shop.



**Comment on Notice of Proposed Rate Increase - Freelancers Health Services
d/b/a Heath Republic Insurance of NY**

to: premiumrateincreases

06/29/2014 06:03 PM

History:

This message has been replied to.

I am providing comment herein and the same via the attached word document. The *.pdf file is the Notice of Increase.

Thank you.

<<...>> <<...>>

Via e-mail only to: premiumrateincreases@dfs.ny.gov

NYS Department of Financial Services

Health Bureau Premium Rate Adjustment

1 State Street

New York, NY 10004

Re: Notice of Rate Increase Request

Carrier: Freelancers Health Services d/b/a Heath Republic
Insurance of NY

Plan: Primary Silver Select

Coverage: Individual

HIOS #: [REDACTED]

To whom it may Concern:

I received the enclosed Notice of Proposed Premium Rate Change. I

am outraged at a 15% increase in one year. This increase bespeaks of either mismanagement or bait-and-switch: Mismanagement in that the actuaries employed by the petitioner are so off-base that they miscalculated the actual charge that the premiums should be; Bait-and-switch in that the rate was artificially low in the hopes that no one would bother switching carriers despite an increase and be swept along with and into the rate increase stream. Regardless of APTC or not, this is a disgraceful state of affairs and that this company not be rewarded for either its mismanagement or arrogance, as the case may be.

Very truly yours,

— [REDACTED]

[REDACTED]

[REDACTED]



[REDACTED] 2014 Notice of Proposed Premium Increase Request.pdf



medical rate increase comment 2014-06-29.docx



HEALTH REPUBLIC
INSURANCE

June 17, 2014



*****AUTO**5-DIGIT 12522 T13 P1 3307



Re: Notice of Proposed Premium Rate Change

Primary Select Silver, HIOS # [REDACTED]

Dear [REDACTED]

Freelancers Health Service Corporation (doing business as Health Republic Insurance of New York) is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2015. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS. DFS is required by law to review our requested rate change. DFS may approve, modify or disapprove the requested rate change.

Proposed Premium Rate Change

Your current monthly premium is: \$ 330.17

If approved, the proposed monthly premium is \$ 380.02

If you enrolled through the NY State of Health, the state's health plan marketplace, and you qualified for financial assistance, called an Advanced Premium Tax Credit, your current premium is less than the amount shown above and your 2015 premium will be less than shown above if you qualify for the APTC again next year. NY State of Health will calculate your eligibility for financial assistance each year.

Please note that while we try to provide you with the most accurate information possible, the final rate may differ based on the benefit plan design and other features you select on renewal. Also, the final, approved rate may differ because DFS may modify the proposed rate.

Why We are Requesting a Rate Change

Health Republic Insurance of New York is committed to providing low-cost, high-quality health coverage and is proud to be among the most affordable options for individual New Yorkers and small businesses across the state. Health Republic launched in 2014 as New York's only not-for-profit Consumer Operated and Oriented Plan, or CO-OP, in the midst of a transformative year in healthcare, with improved access to coverage for people across the state.

In 2014, other health plans in your area were on average 57% higher than Health Republic. As a member-run, not-for-profit plan, we want coverage for our members to be as affordable as possible, but we must be sustainable. It is necessary for us to seek a rate increase in 2015 due to increasing medical costs, declining federal support, and to ensure our organization achieves long-term sustainability as New York's only not-for-profit CO-OP. Even with the proposed increase, Health Republic is confident that it will be among the most affordable options for individual New Yorkers and small businesses in 2015 and for many years to come.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/29/2014 09:15 PM

Freelancers Health
Service Corporation
DBA Health Republic
Insurance of New York
individual
other
andrea



I find the requested rate increase outrageous. Due to 'increasing medical costs' is just a line used so that more money can be squeezed out of consumers. I will now cancel gym membership to make up for the increase. Why can't we just have universal coverage already? The rest of the civilized world has universal coverage. The US system is inadequate and only designed for profit.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/29/2014 09:46 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



I have not had a raise in 5 years and my employer (who is a physician) has cut all employee hours due to the decrease in his insurance reimbursement. An increase in my health ins premium will prove to be a hardship for me as I try to make ends meet.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 12:58 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



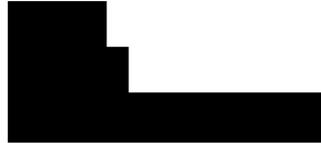
I was forced to take on this health insurance coverage by the affordable care act. obamacare got rid of my previous plan. this plan is already more expensive than my last and I had to find other doctors because some of my previous doctors don't accept this plan. in summation, please do not allow them to increase my premium, I cannot afford that. thank you



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 08:33 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



The proposed premium rate change increase to the Essential Care Premium Plan of Health Republic Insurance is absurd! I am an early retiree and picked this plan since it was one I could manage on my fixed income. The new rate increase if approved will force me to look elsewhere for health coverage since this is a premium I cannot afford. Shame on Health Care Republic! I have also notified all my other friends who are about to retire about this proposed increase. Those who were considering signing up I'm sure will now look elsewhere also.



Elizabeth borsa member health republic insurance

to: premiumrateincreases@dfs.ny.gov

06/30/2014 09:36 AM

Cc: [REDACTED]

History:

This message has been replied to.

Health republic insurance
Primary select gold
Indiv
HIOS# [REDACTED]

I recently received a letter regarding a possible rate increase in 2015 of \$72 a month. Unfortunately, I am in a bracket where I do not receive the APTC credit. I feel this increase, after only a year of having this insurance would be ludicrous. It is already difficult to afford the monthly premium of \$438 a month . This is supposed to be AFFORDABLE CARE. This is nearly the premium I would pay if I did not go through the ny marketplace. Plus, the cost of non- preferred medications, doctor, lab visits and the annual deductible. The expense would exceed what most people can afford and I think many would opt out of this insurance plan. A better system would be to allow members to customize their health plan based on their needs and each type of service would be a set amount, similar to how auto insurance companies work. I feel this increase should not be passed. Thank you for your attention to this matter.

[REDACTED]

Sent from my iPhone



██████████ to: premiumrateincreases@dfs.ny.gov
Please respond to "██████████"

06/30/2014 09:54 AM

History: This message has been replied to.

RE:

Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
Essentialcare Platinum
Individual coverage(family)
HIOS # ██████████

I have just received a letter in regards to a rate increase for 2015 that health republic of new york has filed with NYS DFS. I am writing to express my disappointment in this rate increase. President Obama had promised his healthcare plan would make healthcare affordable and family's who pay for their own health care should not see an increase. As a small business owner, I have been living with an average of 20% increases from the private health care industry every year and over 30% increases the past 2 years when the affordable health care act was going into affect. This has not been affordable for me and the current premiums I am paying have gone up from what i previously had. Now you are proposing a 15% increase (\$3000 more a year). My family can not afford to continue at this rate. I do not qualify for financial assistance and there are no tax incentives that offset this increase in my annual budget. Be assured i will have to give this plan up and either seek a more affordable plan or decrease my coverage.

I am sure this will be the trend of many individuals and families. I can't see how your company will be sustainable when it looses members by increasing rates. I hope you realize that this increase completely insults all the supporters of the new healthcare policy who believed this would benefit us in the end.



health republic rate increase

to: premiumrateincreases@dfs.ny.gov

06/30/2014 10:45 AM

History:

This message has been replied to.

1. Freelancers Health Services Corporation d/b/a Health Republic Insurance of NY
2. Primary Select Gold
3. Individual coverage
4. HIOS I.D.# [REDACTED]

We chose Health Republic primarily for its low premiums which I now see was just to suck us in and just like Healthy NY, they are going to raise the rates til we can no longer afford it. We also chose it because our primary care MD accepted it and because it SAID basic procedures such as mammograms were entirely covered.

This is what we discovered: It may cover a mammogram, but not the radiologist who reads the mammogram. It may cover blood work but you better be darn sure it gets sent to THEIR lab and not the one you've always used or you will be stuck with a \$600+ bill. If you want to go to a specialist you have to travel 1 to 2 hours one way to find one. this is what I remember but all I know is I am scared to death to go to the doctor for fear of what anything more that a "how-do-you-do" might cost me.

What I don't understand is, there is a slew of good doctors, labs and excellent hospitals right over the border in Erie, PA, a mere 30 minutes away for those of us in the extreme western portion of NYS and Health republic will not cover us. No, we have to travel to the more favored and far away parts of NYS.

So do I think they should get a rate increase? What do YOU think? (h--- NO!) Prove yourself first and cover more places in THIS area.

Sincerely,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 11:37 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
hmo



They are asking for 13% premium increase (\$774.85/\$874.87), which is significantly higher than current inflation rate of 2.1%. Even with an annual salary growth of 5%, this is a really high number. The purpose of Affordable Care Act is well, to be affordable. If we allow companies to bait consumers with lower rates and the to increase them above expected rate, we then have no control of they can do in the future, thus defeating the purpose of the new reform.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 01:37 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



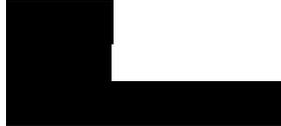
Hi there, I hope this message finds you well! I recently received a notice from my insurance company - Health Republic - that they're requesting a rate increase for 2015. The increase for our plan would be by \$100/month. They've provided reasons for this increase, and I understand occasional increases are necessary as the costs of doing business rise. However, I'm unhappy with this increase for a couple reasons: 1. The amount of the increase: if my rent in NYC were to go up by \$100/month, it would be considered exorbitant. So why should health insurance premiums be treated differently? A \$100/month increase is substantial and will have a huge impact on our finances, possibly even to the point that we'll need to change to another insurance company. If our salaries were increasing at the same rate, it would be different, but middle and lower class incomes have not been keeping pace with the rapidly increasing costs of living. The whole point of the Affordable Care Act was to make insurance affordable and accessible to more people, including freelancers like myself and my husband. If the insurance premiums are going to increase by this much each year though, health insurance will quickly become unaffordable for us again. 2. The timing of the increase: we've been Health Republic customers for less than a year, and we're already facing a \$100/month increase? Part of why we chose this insurer was because they had good rates. Now it feels like a bait and switch; they lured us in with reasonable rates, and now that we're customers, they're serving us with a much higher rate that we weren't expecting. While we'd prefer no increase at all, an increase of \$50/month is much more manageable, especially since our salaries are not rising with the insurance premiums. That extra \$50/month that we'd save will help us immensely when we start a family in the next year or two. I understand increases are necessary, but as you're evaluating Health Republic's request, please keep in mind that salaries are not necessarily keeping pace. I'm sure the DFS wants to ensure that now that we have affordable health insurance, it stays that way. Thanks for your time, 



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 06:29 PM

Freelancers Health Service
Corporation DBA Health Republic
Insurance of New York
individual
healthyny



I first want to say NO increase! Last year my family was dropped from our existing insurance and had to look for new. It was a pain in the neck to ?shop? for new insurance while at work full time. After we got new insurance the bills were never on time, doctor offices said they took the new insurance now say no. Now they want to increase my premiums, not just \$20- \$30 but \$125. I say again NO increase!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 08:35 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
epo



As a future business owner myself I understand the necessity of meeting your bottom line. However I signed a contract with Health Republic and agreed upon the current price and am now locked in for a year. I am unable to change my health provided via the exchange for a year. My personal finances for the year are based on the current contract amount. Please do not allow this change at least until the year contract expires and we have the freedom to choose another provider if we so wish. (Finances is one part but service is another, and I do not wish to pay more for current administrative service I am receiving from this provider).



Health Republic Proposed Premium Rate Hike

to: premiumrateincreases@dfs.ny.gov

07/01/2014 10:00 AM

History:

This message has been replied to.

Dear Sirs:

I am presently a customer of the Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York Primary Select Gold plan (HIOS [REDACTED]), paying for my family a monthly premium of \$1,249.27. I signed up for this plan on the New York State of Health website, even though it was \$250 more than the insurance plan I was then enrolled in for my family because it gave us much better and broader coverage, none of which, thank goodness, we have had to use. However, a \$200 dollar/month rate hike in the first year is outrageous! First, other plans were not 24% higher; the other gold plans I considered were modestly higher – less than 10% - but did not seem to have the coverage options, hospitals, and general approach I appreciated in Health Republic. Second, there is no suggestion that medical costs are increasing a such a rate. This giant hike has to me the feel of a bait-and-switch, and I very much object.

Thank you,

[REDACTED]

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Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/01/2014 10:37 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual

other



I oppose approving a rate increase at this time, it seems to me that when the affordable health care act was put into effect was so millions of people can afford insurance for themselves and their family. By approving rate increases is defeating the whole purpose, especially when a company is asking for a 16% such as in my case as an individual I am paying 375.43 with the increase it will be 445.88. I do receive a 75.00 credit per month so my current cost is 300.43 monthly with an increase my new monthly premium would be 370.00. I will not be able to afford that on my fixed income. I realize that this company is new to the new York market so they low balled the established companies to get their share and under estimated the new subscribers they anticipated. Affordable health care is a joke and a slap in the face to the American citizens. my HIOS I.D. #7 [REDACTED]



proposed rate increases

██████████ to: premiumrateincreases

07/01/2014 04:37 PM

History:

This message has been replied to.

Folks,

My carrier, Freelancers Health Services Corp. dba Health Republic Insurance of NY, is proposing a very steep increase in premiums. While we understand a raise may be needed, the proposed one borders on a bait and switch tactic. Please limit any proposed increase to one that people can afford.

thank you,

██████████

Plan: Essential Care Silver

Individual coverage

██████████



RE: Health Republic Rate Increase

to: premiumrateincreases@dfs.ny.gov

07/01/2014 05:23 PM

History:

This message has been replied to.

To NYS Department of Financial Services,

The name of the insurer is Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York. The name of the plan is Primary Select Platinum. The type of policy is individual coverage. The HIOS id number is [REDACTED]. Please don't grant the rate increase. I am only on this plan for four months now and the company is asking for a rather large increase. Some people do get extra help through a tax subsidy. However that doesn't give the company carte blanche to ask for an exorbitant hike in rates. Certain people may drop the plan completely if the rate hike is granted. I learned about this plan through the New York State of Health Marketplace and my wife's enterprising research. I want to stay with this plan. All the doctors I want to see and like are on this plan. I don't want to be denied seeing these doctors if this rate increase is granted. It's just not the rate increase I and other subscribers to this plan are worried about. What about the cost of prescription drugs and co-pays to see your PCP or specialist. Those charges would also skyrocket if this proposed rate increase is granted. DON'T GRANT THE INCREASE!!! Also, the charges to go to the emergency room or urgent care center would go up. I don't want this whatsoever. The charges for mental health counselors would also jump sky high. Please consider these comments positively in your decisions to deny the rate increase sought by Health Republic of New York.

Thanks in advance,

[REDACTED]



NY Health Republic Rate Increases

to: premiumrateincreases

07/02/2014 11:01 AM

History:

This message has been replied to.

To Whom It May Concern:

I am insured by Freelancers Health Services Corporation d/b/a/ Health Republic Insurance of New York with an EssentialCare Bronze plan, individual coverage, and a HIOS ID number of [REDACTED].

I recently received a notification that my premium will increase from \$307 to \$357 in 2015. As a freelancer already trying to make ends meet in one of the world's most expensive cities, this rate increase is simply unacceptable. I was excited when the ACA passed knowing that for the first time in my life, I would have access to health care. However, my opinion quickly changed when I failed to qualify for subsidies and found out that in this case "affordable" means spending \$300 a month on services I rarely use. I understand the nature of health services in the US is that I will often pay for a service I don't use in the hopes that one day when I do need these services they will be available to me. However, I am really struggling to see this logic when I am paying 1/4 of the money I spend on rent to what is currently a completely intangible service to me. I would encourage the Health Bureau to take whatever actions they can to prevent these rate increases from happening. If it were possible to even lower the premium, that of course would be even better.

At this point, when faced with the prospect of paying \$357 for a service I don't use or simply paying the \$100 yearly penalty and then paying for health services out of pocket when I need them, the latter option is starting to seem to make much more sense to me. Additionally, knowing that so many Americans WITH health insurance end up going bankrupt from medical costs anyway, it seems like I am simply throwing money away when I could instead be setting that money aside in a health savings account and using that when the time comes.

Please do not allow these premiums to increase. It will make life even harder for millions of New Yorkers already struggling to get by.

Thank you for your time,
[REDACTED]



Comment on rate increase

to: premiumrateincreases

07/02/2014 11:09 AM

History:

This message has been replied to.

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

Name of Plan: EssentialCare Platinum

Type of Policy: Individual coverage

HIOS identification number

The proposed rate increase notice arrived 2 1/2 months after I had started my coverage and constitutes a 16.5% rate increase. The reasons stated were vague explanations about the rising cost of coverage being passed along to the consumer. If I had known that the Affordable Health Care Act would force people into participating to support a broken system I might have refused and taken my premiums to invest in health insurance and pharmaceutical companies. Seems like a guaranteed investment. It strikes me as ridiculous to keep this health care system as it is unsustainable. The more anyone has to pay for coverage the more they are inclined to get something for it so the more doctor's visits, prescriptions etc and the higher the overall cost burden on the system and the higher the premiums the following year. I cannot afford the increase and I really cannot afford the plan I signed up for initially. I am trying to make this work and participate, however, quite honestly, I do not have the money. With the increase my premiums will be 11% of my gross income as opposed to 9.5% at the current rate and 16% of my net income as opposed 13.7%. Prior to obtaining health insurance this year, my health care costs without insurance were 3.8% of my gross and 5.5% of my net. So, therefore, 10.5% of my net income is now going to support a system that says it will cover my costs if I get very sick. That seems like a very high price for insurance against a catastrophe. Please bear in mind that there is no cost of living scale for government subsidies, so anyone living in a city (especially New York) who makes over \$45,000 gets no help whatsoever. In addition, how long can government subsidies last? Wages have been stagnant for decades for the middle class so once the subsidies stop there will be a large group of people who can't afford insurance but face very stiff penalties for not having it. Not looking forward to that scenario in a couple of years either. Rates will go up because the number of insured will plummet and the federal government will be in the unenviable position of penalizing the middle class for not having insurance. Should make for some interesting election cycles in the future.



Proposed Rate Increase Freelancers Health Services Corporation

[REDACTED] to: premiumrateincreases

07/02/2014 11:54 AM

History:

This message has been replied to.

To whom it may concern:

I received a letter from my insurance company (all info below) related to a requested increase to my health insurance plan for 2015. My current premium on an individual plan is \$438.34. They are requesting an increase to \$510.76 which is over a 16% increase, a quite significant raise over one year.

I take exception to this increase and request that when you consider their request for the increase, you consider a more reasonable amount (or none) that will be affordable for their members.

Thank you,

[REDACTED]

Insurer Information:

Freelancers Health Services Corporation, d/b/a Health Republic Insurance of NY

Plan: Primary Select Gold

Individual Coverage

ID [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/02/2014 12:34 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other

[REDACTED]

Dear Health Republic Insurance of New York, My plan is EssentialCare Bronze, and my HIOS ID number is [REDACTED]. I am writing because I do not approve of the premiums being raised for my insurance plan. This is a bare bones plan, and even with financial assistance it is a large amount of money to pay each month. It is absolutely unfair to quote one price when I was signing up for health insurance, only to attempt to raise the price 3 months into my coverage. I would have chosen a different provider had I known you would raise the premium over 15 percent. Please do not raise the premiums. Thank you. Sincerely, [REDACTED]



Request for information on rate increase & comment

to: premiumrateincreases

07/02/2014 12:57 PM

Sent by:

Please respond to

History:

This message has been replied to.

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

Plan: Primary Select Silver

Type: Individual Coverage

HIOS ID #:

To whom it may concern,

I would like more information on the propose rate increase.

Health Republic is the plan that I have chosen after being directed by the NYS Health website as the best for my budget & health history. It is a new insurance company that I decided to give a try in support of US healthcare & New York State. I've only had it in place for a total of three paid months. It fits into my financial budget & it makes it possible to be a single income business owner & afford quality health care. This increase will make it more difficult to maintain monthly payments. With the threat of further increases because of unforeseen circumstances, will make it impossible to keep a policy at all. Please consider all the deciding factors before initiating an unwanted increase.

Sincerely,

[Redacted signature]

[Redacted address]

The earth laughs in flowers.

[Redacted signature]



Rate Change Comment

██████████ to: comment@newyork.healthrepublic.us

Cc: "premiumrateincreases@dfs.ny.gov"

07/02/2014 01:00 PM

Please respond to ██████████

History: This message has been replied to.

To whom it may concern,

My name is ██████████. My insurer is Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York. My plan name is EssentialCare Platinum and my policy is individual coverage. My HIOS identification number is ██████████

I have recently received a letter informing me of a proposed rate change for 2015. I registered with Health Republic for premium coverage starting May 1, 2014 at a rate of \$366.60 per month. I happen to be living with multiple sclerosis since 2009 and unfortunately require expensive medication to sustain my way of living and ultimately keep me alive. Health Republic caused extreme difficulty when I tried to order my medication, saying that they would not pay for it (even though it is included in their coverage). It took an extreme amount of phone call and paperwork from both myself and my doctors office before I finally received my medication, well over a month later in early June. My doctor informs me that if I go without a dosage of my medication for more than 48 hours, that is enough time for an irreversible episode to occur in my body. Luckily I had been prepared for complications and had enough doses to cover me through the wait. If not for that, I hate to think what could have happened. Less than 2 weeks after my medication was finally approved and ordered (and just over 1 month that I've been enrolled with Health Republic) I received notification of the proposed premium rate change. I believe that this is in direct correlation with the fact that I require an expensive medication. I find this to be very unfair, as well as illegal, and have thus far been very dissatisfied as well as personally offended by Health Republic in general. I thank you for taking the time to read my comments and wish you well.

Sincerely,

██████████



Health Bureau-Premium Rate Adjustments

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

07/02/2014 02:14 PM

History:

This message has been replied to.

The point of affordable care is that it should be affordable, not financially crippling.

I am a [REDACTED] y/o healthy, single, college educated, female supporting myself with a full time job. I am barely able to make my current payment of \$307 per month. I believe in affordable health care and realize we all have to shoulder our responsibility, however a \$50 increase to my monthly bill will be impossible to pay. My deductible is already \$3000, which means I have to become "\$3000 worth of sick" before my insurance pays out. Therefore, in addition to a \$357 monthly payment, I still pay out of pocket for doctor visits. As a healthy person, I only benefit from my insurance in the event of a catastrophic health crisis. This is a huge increase after only one year in effect. Even NYC rent doesn't increase by this high a percentage each year!

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

Essential Care Bronze

Individual Coverage

[REDACTED]



Proposed Premium Rate Change

██████████ to: premiumrateincreases@dfs.ny.gov,
Comment@newyork.healthrepublic.us

07/03/2014 12:41 AM

Please respond to ██████████

History:

This message has been replied to.

1. Name of Insurer : Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
2. Plan : Primary Select Silver EPO
3. Policy : Individual Coverage
4. HIOS ID Number : ██████████

Hi there,

I am ██████████, and I would like to make a comment about your Proposed Premium Rate Charge 2015. In the letter it shows that my rate will be increased \$47.18 more every month, which will add up into \$566.16 annually. Frankly I do against this decision with some reasons. Although all the coverage that they offer are one of the best value in the market, but it does not come painless.

First I have a major problem with their online payment system. One time they had a glitch in their website, after my online payment my final balance became double instead of zero, and then it became triple in the next morning. At the same time, I got charged multiple times in my checking accounts. And the worst was, I still got a fine, because they said I did not have enough money in my bank account. They did not fix it automatically, and it took me a lot of steps and hours to talk to customer service, because they did not answer my email. No one gave me a follow up until I dispute my payments. Also my work is based on hour, so it was a really bad experience. And from now until not sure when, I have to make my payment by phone, it s very inconvenience. Second, Magna Care network and Health Republic network don't give me enough options. It s hard to find doctors or specialist that were recommended to me or had a good review. When I was sick I had to go to the city since there are no doctor with a good review from ZocDoc in Astoria. I barely make it that day because I was not able to move normally. In the Health Republic website, it has a tools to search doctor and specialist, but it is useless. Compare to other website for searching doctor and specialist, their information on the website is close to none. Also I could not use my Physical Therapy and Primary Doctor/Sport Doctor, that I had been work with for couple years. And sport doctor and PT is not just a service that I can jump around from one to another. I ended up spending hundreds of dollars when I needed to see them. And as I mentioned it before, the customer support is not really responsive with answering my questions, and at the end I have to take a time out from my working hour to speak on the phone.

So I think it does not make any sense for me to pay more for a service that is not fully functioned yet. A service that I am really not happy with it, yet, and now I am asked to pay more.

Pardon my hard comments, but they are the facts and I hope the service would get better before they raised the fee. Honestly, I don't want to search a new insurance again and go thru the whole process, if I don't need to.

Thank you for your time and patience.

Best,





Rate Increase Freelancers Health Services Corp (Health Republic NY)

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

07/03/2014 08:03 AM

Please respond to ██████████

History:

This message has been replied to.

To Whom it may concern.

I recently received a letter informing me of a proposed rat increase for the Bronze coverage I have at Freelancers Health Service Co dba Health Republic Insurances of New York HIOS identification number ██████████.

I am a self employed person who is having a much slower year with more expenses this year, and can not afford what I am paying and so an increase would force me to drop my coverage in favor of paying the penalty.

I was very excited to sign up for healthcare, having not had any since I was employed by a company in 1994, but am extremely disappointed in how things have worked out.

Thank you for your time

██████████

████████████████████
██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/03/2014 10:31 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



Back on January 26th, 2014 I received a letter from my health insurance company dated December 30th, 2013 saying that as of January 1, 2014 I would no longer have insurance through them due to the policy not meeting insurance criteria. I couldn't believe this was happening, but then learned it happened to several people I knew. So after spending a lot of time looking for new insurance and getting a broker, I selected Health Republic as I thought this was a good plan. I asked if my doctor, who I've been seeing for over 30 years, was covered and was told that he was. I just called to make an appointment for an annual checkup and was told that they do not have a contract with HR. Then I get this letter in the mail from HR about the rate increase that they are proposing. This is so unfair and I'm so tired of having to pay so much for health insurance and then finding out that a lot of services are not covered. How is it that the insurance companies can tell us how much we have to pay them, and then they say but we're only going to pay you this much or not cover certain services at all. And now they want an increase??? This is extremely unfair and I hope that you will deny them getting an increase. I also hope that you will come up with some way where we do not have to stop seeing a doctor we've been with for over 30 years and make sure that all doctors are covered under all plans. Why are we the ones that constantly have to suffer at the hands of insurance companies. I look forward to hearing from you. Thanks.



Premium rate increase

[REDACTED] to: Comment, premiumrateincreases

07/03/2014 02:27 PM

History:

This message has been replied to.

To whom it may concern,

I am enrolled for individual coverage in the EssentialCare Silver plan offered by Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York, HIOS # [REDACTED]

I recently received advice of a my insurer's request for a substantial increase in the monthly premium. I was outraged, but not entirely surprised, by this request.

In casual speech, this near-immediate attempt to raise my monthly payment by approximately 50% is known as BAIT & SWITCH.

I request that their request be denied.

[REDACTED]

[REDACTED]



Proposed 2015 Rate Increase

[REDACTED] to: premiumrateincreases

07/03/2014 04:21 PM

History:

This message has been replied to.

I received a notice from Health Republic of New York about a proposed premium rate increase.

The notice indicated that I could contact you with my comments.

Here is my comment:

DO NOT APPROVE THIS PROPOSED RATE INCREASE.

Here is the information I was told to include:

1. The name of my family's insurer is: Freelancers Health Services Corporation d/b/a Heath Republic Insurance of New York.
2. The name of our plan is: EssentialCare Bronze
3. The type of of insurance is: Individual
4. The HIOS Identification number is: [REDACTED]

We started this plan in January, 2014, [REDACTED] premium of: \$875.30.

This is a plan for me, my husband, and our [REDACTED] daughter.

Our Blue Cross/Blue Shield plan was cancelled [REDACTED] we started it in March, 2011.

Our premium for BC/BS - Hospital Plus coverage was \$420.15 a month.

Blue Cross/Blue Shield proposed raising our monthly premium to: \$1,315, an OUTRAGEOUS monthly increase! A shocking proposal to MORE THAN TRIPLE our monthly premium.

On the NY State of Health exchange we chose Health Republic of New York as our least expensive option. Even so, we've had to cover a \$455.20 increase per month.

Now, we've a notice dated June 18, 2014, telling us of the proposed increase to: \$1,019.87 in January, 2015.

I urge you to disapprove this requested rate change.

Our monthly premium of \$875.30 is already a drain on our monthly budget, having to absorb a \$455.20 increase has been extremely difficult.

ESE DRAINING HEALTH INSURANCE PREMIUM COSTS!

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/03/2014 04:36 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



Our family has absorbed a monthly increase from our BC/BS Hospital Plus plan that had a monthly premium of \$420.15 to the Health Republic Insurance EssentialCare Bronze premium of \$875.30, an increase of \$455.15 per month. Our BC/BS plan was cancelled because we started it in March, 2011. BC/BS had proposed that our monthly premium would more than triple to \$1,315 unless we chose to cancel. We chose to cancel, and found the Health Republic Plan on the NY State of Health exchange as our least expensive option. A further increase would be dreadful! DO NOT APPROVE THIS INCREASE.



Premiums going up

[REDACTED] to: comment, premiumrateincreases, us4fla

07/04/2014 04:45 PM

History:

This message has been replied to.

[REDACTED]

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

Plan: Primary Select Gold

Policy type: Individual

ID #: [REDACTED]

To Whom This May Concern,

I am writing to you due to a letter I received in the mail June 24th, dated June 18th, regarding that a claim has been filed to increase premium rates. My rate alone as of now is \$438.34 and would be increased to \$510.76. This increase is absolutely preposterous as I can barely afford what I have to pay now. I thought insurance changes were supposed to benefit the American people not throw them further into debt. I see no reason why these rates need to be increased due to the fact that all insurance companies are now bringing in over billions of dollars, since every tax paying citizen is required to have health insurance. I switched to this insurance company due to the fact it was cheaper and could save me money and instead that has changed. I find that the American tax paying citizen is being screwed by both the insurance companies and the government. You are obviously only out to benefit yourselves and don't give a damn about the people. We the people are in a lose lose situation in the aspect that we either pay the outrageous prices of premiums or have no insurance and get penalized by the government. How is that fair to any of the common citizens who break their backs to make a paycheck, only to be robbed from insurance companies and the government? I strongly urge you to reconsider the issue at hand and actually consider the people who are being affected by your choices.

Sincerely,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/04/2014 06:37 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
ppo



I am currently enrolled in the EssentialCarePlatinum plan with Health Republic Insurance of New York. My HIOS identification number is [REDACTED]. My insurance carrier has sent me a letter saying they feel they must raise my premium from \$439.90 per month to \$522.46; this is a monthly increase of \$82.56! After my divorce, I paid United Health Care for health insurance at full premium price from Dec. 2010-Nov. 2013. My premium went up each year, but the amount was minimal. When I was forced to leave UHC in 2013, my premium for medical, dental, prescription, and vision was \$469.19-I had no medical deductible and my copays were lower than the ones I have now with Health Republic. I understand Health Republic is a co-op, but such a large increase is a hardship for me-I can just afford the \$439.90. I am grateful for New York's State of Health, but I need my premium to be affordable. I am currently a student in an [REDACTED] to [REDACTED] program and buying affordable health insurance is crucial to my well being as well as the well being of my children. I hope there is a better solution to this problem than such a drastic increase. Thank you



Health Insurance

[REDACTED]

to: comment@newyork.healthrepublic.us,
premiumrateincreases@dfs.ny.gov

07/05/2014 10:53 AM

History:

This message has been replied to.

RE: Freelancers Health Services corporation d/b/a/ Health Republic Insurance of New York
EssentialCare Platinum
Individual Coverage
HIOS ID # [REDACTED]

I am extremely disturbed and appalled that my health insurance premium will increase by \$85.20 per month in 2015.

The whole idea of Obamacare was to keep premiums low. The middle class always struggles day to day and we feel like we're being punished for working so hard.

It's difficult enough having to pay \$515.81 a month for health insurance just for myself. Now, this increase is ludicrous.

When does this stop? Who else can I contact so that the health insurance agencies will understand how difficult this is for the middle class.

I am a Realtor and in the winter months, we often do not have enough money to buy food.

[REDACTED]

[REDACTED]



Premium Rates Response: [REDACTED] Health Republic

[REDACTED]
[REDACTED]

to: premiumrateincreases, [REDACTED]

07/06/2014 10:42 PM

History:

This message has been replied to.

Good Day DFS and Health Republic Team,

I am a current Health Republic plan holder. My ID # is [REDACTED] and I have the Primary Select EPO policy for an individual as of May 1, 2014. I chose this policy as it fit my current health needs and budget. I am writing this email in response to the rate change letter I received. I think that it is a bit misleading to have signed up under the Affordable Care Act with the hopes of having an insurance that I A) Could Afford B) Had the needed coverage C) Could rely on to fit my lifestyle. This letter received concerning my premium rate increase is concerning. I currently am receiving some government assistance as the proposed rate itself of \$365.29 was too much for me. I receive about \$33 which help a bit but this proposed rate increase of \$412.46 is outrageous and a big difference from what I am currently paying. I do not know what assistance I will receive for 2015. I understand the need to stay competitive but raising the premium so soon after Obamacare has been implemented is misleading. I disapprove the requested rate change and would like this to be reconsidered.

Best,

[REDACTED]
[REDACTED]
[REDACTED]



comments on proposed rate change

[REDACTED] to: premiumrateincreases
Cc: [REDACTED]

07/07/2014 07:58 AM

History: This message has been replied to.

To Whom it May Concern:

I am writing in response to the Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York proposal to change rates on [REDACTED] are Silver, individual coverage plan (HIOS ID number: [REDACTED]).

The requested \$50 monthly premium increase will force me to switch coverage to another carrier because Health Republic has limited provider coverage in my area and only I chose them in the first place because of their low premiums and their CO-OP status.

This is an unfortunate turn in the insurance industry's roll-out of the Affordable Care Act, but even more unfortunate, it is expected.

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/07/2014 08:21 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
hmo



This rate change is very suspicious to me. Despite the company saying the reasons for the rate change are posted online, I cannot find those reasons here on the dfs site, or when looking on the company's website - the link to that page is broken. This leaves me only with the reason "the plan will still remain affordable" that I received in a letter in the mail. That is not a reason, only a weak assurance, because, in fact, if the premium goes up \$50 a month it will not remain affordable. I am becoming fed up with this health care law, and these insurance companies. Nothing is working as it should, it seems. I feel almost as if I were involved in a bait and switch. Picking the company with the lowest premiums, only to have those premiums increase, and I assume now, will only continue to increase, in the years to come. I urge dfs to strongly consider not approving this premium increase. It is not for the good of New York. And I suggest Health Republic run their company better. In the year I have been with them it seems a great many inefficient business practices are going on. In short, they don't seem to have it all together. Thank you.



Health Insurance Premium Increase for 2015

to: premiumrateincreases
Cc: [REDACTED]

07/07/2014 08:21 AM

History: This message has been replied to.

To Whom It May Concern

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

Name of plan Primary Select Gold

Type of policy Individual Coverage(Family of 2(two))

HIOS Identification number [REDACTED]

Effective 1/1/2015, Health Republic wants to increase my family's premium from \$623.07/month to \$703.55/month. which amounts to 13% increase. I have been retired for past 5 1/2 years

and had two strokes and one carotid artery 99% closed in 2009. Since then, the health of my wife and I has been excellent.

Health Republic claims that health plans on average in western NYS were 57% higher than Health Republic and hence they should have an increase. Health Republic knew this discrepancy at that point in time and choose lower pricing to attract new members as they never served this geographic base before. Now, they want to increase pricing.

They should not be awarded right to increase by 13%. 2 -3% is MAX that they should be allowed. Also, they should not be allowed to decrease coverage or benefits. They knew in advance what they would be getting into.

Should they be allowed 13% increase, I will look elsewhere including outside Health NY network and even consider Christian based health care sharing. I'am sure that President Obama would agree with me particularly in context of "Affordable Health Act".

Should you wish to talk with me, please feel free to call me at [REDACTED]

Thank you

Regards,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/07/2014 09:46 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
epo



Last week I received a letter from my health insurance plan, Health Republic Insurance of New York, of which I have been a member since March, announcing its intention, pending DFS approval, to raise my premium in 2015 from \$438.34 a month to \$510.76 a month, an increase of \$72.42, or 16.5 percent. I am self-employed and purchased this plan off the exchange when my previous carrier, Oxford, canceled my sole proprietor plan due to Affordable Care Act mandates. Nearly every year Oxford hiked its premium between 10 and 15 percent. And now Health Republic, my new so-called affordable alternative, is requesting an even more outrageous increase. In its letter, Health Republic states that this increase is necessary for its organization to achieve "long-term sustainability." If New York State approves this exorbitant rate hike for 2015, it means that for the second year in a row I will have to change insurance plans and downgrade my coverage. That action negatively impacts the "long-term sustainability" of my health.



freelancers health services corp increases

to: premiumrateincreases

07/07/2014 01:35 PM

History:

This message has been replied to.

to whom it may concern:

i just got health insurance through the ny state of health because i faced financial penalty if i did not sign up. i had no wish for this health insurance which covers none of my medical needs. i chose the freelancers health services corporation d/b/a health republic insurance of new york because it was the least expensive. now, a couple of months after signing up i'm sent a notice that they wish to raise the premium by \$50/month, approximately a 16% increase. other choices at the ny state of health marketplace were less than this. i feel this is extremely dishonest of them. they showed a lower price to get people to sign up with them through the marketplace only to immediately raise prices considerably.

i ask you to reject their request for increasing these premiums.

i was told the following information was necessary to submit these comments:

my insurer: freelancers health services corp d/b/a/ health republic insurance of ny

my plan: essentialcare bronze
individual coverage

thank you for your time.





Proposed Premium Rate Change

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

07/07/2014 02:25 PM

History: This message has been replied to.

July 7, 2014

NYS Department of Financial Services Health Bureau – Premium Rate Adjustment
1 State Street New York, NY 10004 Via email: premiumrateincreases@dfs.ny.gov

To Whom It May Concern:

Name of Insurer: Freelancers Health Services Corp dba Health Republic Insurance of NY Name

of Plan: EssentialCare Platinum

Type of Policy: Family coverage

HIOS ID number: ██████████

We are in receipt of the Notice of Proposed Premium Rate Change which details a rate increase from \$1,253.73 to 1,489.01 or 18.76%. To say we are outraged by the proposed increase is an understatement.

While we understand the stated reasons behind the requested change (sustainability, increasing medical costs, etc.) it is improbable that a Health Republic did not foresee such conditions only six months ago when the Exchange was opened. Expecting members to assume an 18% increase is not only unreasonable, I challenge that it is fraudulent. To quote a member one price upon enrolling and then change that price by such an astronomical amount just 6 months later is certainly unethical if not fraudulent. A family such as ours simply cannot budget an 18% increase in any bill, let alone such a high bill.

It seems the NY Healthcare Exchange is a failure, as it certainly is not “Affordable”.

Sincerely, ██████████



Rate Increase Concerns : Health Republic Insurance of New York

to: premiumrateincreases

07/08/2014 09:11 AM

History:

This message has been replied to.

To Whom it May Concern:

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

Plan: EssentialCare Bronze

Policy: Individual Policy

HiOS: [REDACTED]

I joined the healthcare exchange in May 2014, entirely because the rate on the EssentialCare Bronze plan was one of a handful that was slightly lower than using the COBRA option available from my former employment. I am [REDACTED] years old and very healthy, and have yet to use any healthcare coverage since joining. Frankly, I am one of the customers the healthcare exchange most needs to keep these businesses sustainable. The number one reason that I chose this plan was the low monthly premium.

When I received the notice in the mail that they intend to raise the rate, I felt betrayed. This is a huge bait-and-switch, and they are taking advantage of those people without the time, resources, and knowledge to read the notices and respond, or who have become ensconced in the system enough due to ongoing health issues that it is more of a hassle to change than to fight a 15% increase.

In the event that they choose to raise the cost of my plan, I will return to the exchanges and switch my plan in the open enrollment period. This strikes me as a manipulative and greed-driven move, and I am thoroughly disappointed.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]



Premium Increase

[REDACTED] to: premiumrateincreases

07/08/2014 10:09 AM

History:

This message has been replied to.

Hello,

I currently have Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York. I have individual coverage through my EssentialCare Bronze plan and my HIOS ID number is [REDACTED]

I recently received a letter indicating that my premium will increase 17% starting next year due to increasing medical costs and declining federal support. I understand that medical costs are expensive but still I'm not pleased that the federal government is mandating we have health insurance, but fails to provide a reasonably priced plan.

I am [REDACTED] years old and like many people in my generation I am freelance - I probably will never have my job pay for my health insurance or retirement. I think that mandated universal healthcare is really great although I don't think that forcing people to paying large amounts of money for very limited coverage is the right move. If we have billions of dollars sitting around to buy bombs for other countries every year, why don't we have the money for our own sick people to get healthy?

[REDACTED]

--

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/08/2014 11:43 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual

epo



How can medical costs keep rising faster than inflation (this premium raise is 12%)! Something must be done to keep medical costs from rising faster than inflation, other than raising premiums. I believe someone is trying to make too much profit from the public. This is a failure of the current Affordable Care Act in not setting cost controls and mandatory clinical guidelines, plus the usual over-billing in the medical industry due to excessive testing and over-prescribing (they say this is the lawyer's fault but this is just an excuse), plus a lack of oversight of claims and billing to make sure that services match needs (not to mention fraud detection).



Fwd: Rate increase

██████████ to: premiumrateincreases

07/08/2014 04:57 PM

History:

This message has been replied to.

To Whom it May Concern

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

Policy Name: Primary Select Silver

Type: Individual

HIOS ID# : ██████████

Please do not approve the rate increase. The amount of increase they are requesting is outrageous.

Thank you,

██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/08/2014 06:08 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



I am upset about the proposed change. I can hardly afford insurance now with help and have only had it a few months. Increasing the premium of the cheapest plan without increasing my help is unfair.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/09/2014 08:30 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual

ppo



Before the ACA insurance plans became available, there were other free-lancers guild and group policies available that worked very well. The problem was that those rates kept going up by 50 to 100 every year, and by 2011 they were up to as much as 800-1000/month for a single freelancer to get basic health coverage. It seems that the Obama plans are now going in the same direction, a low price to get you in, and then just raise it every year. How is this more helpful to freelancers and their families than what was available before the ACA?



MetroPlus Health Plan Increase

to: premiumrateincreases

07/09/2014 06:32 PM

History:

This message has been replied to.

To whom it may concern,

My name is Javier Inductivo.

My insurer is MetroPlus Health Plan

I have individual group coverage.

My HIOS identification # [REDACTED]

My Current Premium is \$395.76 and they are proposing to raise to \$482.87.

This is over 20% and seems quite excessive.

I would like to know what my options are should this increase go through, which plans are comparable, and if there is anyway to protest said increase.

Thanks for your time.

[REDACTED]



Comments to Proposed Rate Increase by Health Republic

to: premiumrateincreases

07/10/2014 12:14 AM

History:

This message has been replied to.

Dear NYS Department of Financial Services,

I write in response to a letter dated June 18, 2014 from my new insurer, Health Republic, which I just signed up for, as I lost my group coverage rights since I'm a independent contractor. Before I comment, the 30-day comment period letter requires I provide the following information:

My insurer is Freelancer Health Services Corporation d/b/a Health Republic Insurance of New York.

My plan is EssentialCare Platinum

The type of policy is for individual coverage

My HIOS identification number is [REDACTED]

This notice provides that Health Republic seeks an increase in the monthly premiums to my policy from \$515 to \$601, roughly a 20% increase. AND I JUST SIGNED UP FOR THIS POLICY. Was that the plan from Health Republic? Offer so-called 'teaser rates', which are not teaser anything, but are their highest rate policy essentially, and then after they get a new group of policy holders, smack us all with a 20% increase.

I vehemently object to this outrageous increase request from Health Republic. The cost of monthly health care coverage is just unreal at this point, and we independent contractors have been particularly placed in a bind since we're unable to qualify for almost all other plans.

MY COMMENTS ARE TO NOT APPROVE ANY INCREASE TO THE MONTHLY RATES OR TO MAKE THE REQUESTED RATE INCREASE MUCH MORE PALATABLE. IT IS BAD FAITH, PLAIN AND SIMPLE, FOR HEALTH REPUBLIC TO HAVE INDUCED US FREELANCERS INTO SIGNING WITH THEM UNDER PROMISES OF NONE OR MODEST FUTURE INCREASES, ONLY TO NOW TURN AROUND AND SEEK A FULL 20% INCREASE.

Those are my comments. [REDACTED] Thank you....



(no subject)

██████████ to: Comment
Cc: premiumrateincreases

07/10/2014 07:07 AM

To whom it may concern.

I have health insurance with health republic thru the NYS. I received a letter saying it may go up from \$1031.62 to \$1202.02. That is a 16% increase. I can't afford that increase. I think it is very unfair of you to raise our premium that much. I have a letter made out to Danisi Fuel Company Inc. that their premium's are going up 5.5%. That is a big difference. Why is there a difference? People like me went thru the state because we could not afford insurance.

Sincerely,

██████████



Fwd: (no subject)

[REDACTED] to: Comment
Cc: premiumrateincreases

07/10/2014 08:15 AM

History: This message has been replied to.

From: [REDACTED]
To: Comment@newyork.healthrepublic.us
CC: premiumrateincreases@dfs.ny.gov
Sent: 7/10/2014 6:53:33 A.M. Eastern Daylight Time
Subj: (no subject)

To whom it may concern.

I have health insurance with health republic (EssentialCare Platinum - individual plus spouse, id# [REDACTED] thru the NYS. I received a letter saying it may go up from \$1031.62 to \$1202.02. That is a 16% increase. I can't afford that increase. I think it is very unfair of you to raise our premium that much. I have a letter made out to Danisi Fuel Company Inc. that their premium's are going up 5.5%. That is a big difference. Why is there a difference? People like me went thru the state because we could not afford insurance.

Sincerely,
[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/10/2014 12:11 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other

[REDACTED]
[REDACTED]
[REDACTED] to go up with such a big amount, the government is forcing
everyone to buy insurance, that should bring down the premiums not raise it. Thanks for giving
me my opportunity for feedback. [REDACTED]
[REDACTED]



Proposed Rate Change Comments

[REDACTED] to: premiumrateincreases
Sent by: [REDACTED]

07/10/2014 02:08 PM

History:

This message has been replied to.

Hello,

I recently received a letter about proposed rate changes for 2015 health care plans.

My insurer is Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York.

My plan is EssentialCare Bronze. I have individual coverage.

My HIOS identification number is [REDACTED]

For my personal situation, I think a rate increase is asking too much. With my coverage I am not only paying the monthly premium but I basically have to pay out of pocket for any medical expenses I occur because assistance doesn't kick in until after an expensive deductible. As an individual trying to live in an expensive city and also attempt to save money, a \$50 monthly increase feels significant. I hope you will reconsider and lower how much you are proposing to increase our monthly premiums.

Sincerely,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/10/2014 06:53 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
ppo



An increase in my healthcare premium would be a major burden to me financially. I am an Artist - an Actor - and member of the Actors' Equity Union. I must work at least 20 weeks per year in order to be eligible for group health insurance under my union. At present I do not have enough Equity work weeks to qualify for group insurance and therefore must pay for individual insurance. I receive a small Advanced Premium Tax Credit. It is currently difficult to pay for my premiums. With the proposed increase it would be the equivalent of no help at all.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/10/2014 09:09 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual

epo



I am writing to express my dismay over the proposed increase in premiums. I cannot afford such an increase as I can barely afford the "affordable" insurance I have currently. This kind of rate increase is way out of step with inflation, and in no way reflects wage increases in this country.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/11/2014 03:12 PM

Freelancers Health Service
Corporation DBA Health Republic
Insurance of New York
individual



As a self-employed individual working out of my home, my health insurance is my second highest expense after rent. When I signed up for HRINY on the NYS exchange in Dec 2013, I had hoped that I would no longer experience sticker shock when I received a rate increase notice for my health insurance. Apparently my hopes were a waste of time. I cannot understand why the 2014 inflation rate is about 2.1% yet HRINY is requesting a rate increase of more than 16.5% for my plan. Increases like this are not sustainable even with subsidies provided by NYS. The Affordable Care Act seems to have done nothing to control health CARE costs and ? with double-digit increases like this ? health INSURANCE will not be affordable for a greater portion of the population.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/11/2014 07:11 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
epo

[REDACTED]

I was shocked to receive the notice of this rate increase. It is burdensome and I will not continue to maintain this coverage next year. I only used my insurance a handful of times yet with nearly every doctor visit I made, there was some kind of a billing error that I had to spend my time on to correct. In one case, after correcting the error with my insurance company, I still received a bill from the provider 2 months later which then required another set of phone calls. I went to see a doctor 5 times this year, including a primary care annual and a gynecological annual. There were 4 errors to my billing or to my records. The \$75 copay is high. I am very much in favor of the ACA and want to support it, however, the clerical side of the health insurance system desperately needs to be overhauled. As it is now, the poor regular guy who doesn't have coverage through his employer, and pays a very high out of pocket rate for coverage, also has the burden of having to provide oversight to a system that is fraught with errors ranging from the receptionist who ineptly copies my date of birth so that my records are wrong inside the whole NYU system, to the lab tech who notes my health insurance as Healthfirst instead of Health Republic so that I receive a bill from the lab in May for the blood tests that were done at my physical in January. These are minor errors that only caused me frustration. There are more egregious errors made daily due to miscoding, misfiling, overcharging and more, yet the party who makes these errors is not held responsible. The costs pass on to the consumer who winds up paying a percentage of these errors unwittingly. Instead of passing impossibly high rate increases on to the consumer, I humbly suggest looking for internal methods for making ends meet, even if it means the people at the top make a little less profit. I do not qualify for tax subsidies, yet \$500 is a painfully significant portion of my monthly income. My HIOS # is

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/12/2014 04:25 AM

Freelancers Health Service Corporation DBA Health Republic
Insurance of New York

individual

other



To whom it may concern, I received notification that my insurance rate will be going up. I am very worried for this rate will cause a bit of a hardship for me and my family...with this increase I will be paying much more than I was before the Obama Care plan, which stated that we will be paying more affordable insurance premiums. I will definitely start a new search for a more affordable company or one that will benefit my family.



Problem with the increase

[REDACTED] to: premiumrateincreases

07/13/2014 04:31 PM

History:

This message has been replied to.

Insures Name: Health Republic

Plan: Select Gold

Policy: Individual Coverage

HIOS i.d. # [REDACTED]

NYS Department of financial services.

I am writing to dispute the proposed increase. I am self employed and struggling. I am looking to lower the premium not raise it.

I am unable to afford any increase. Please advise and help.

Thank you,

[REDACTED]



[REDACTED] to: premiumrateincreases

07/14/2014 08:09 AM

History: This message has been replied to.

Re:

Customer Information:

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

EssentialCare Silver Plan

Individual Coverage

HIOS Identification Number [REDACTED]

Dear NYS department of Financial Services,

Please see the attached letter detailing why I believe a rate increase is NOT warranted at this time. Under no circumstances should Health Republic of New York be granted a rate increase until their unethical business practices are corrected and proven.

Thank you for your attention to this matter.

Regards,

[REDACTED]

[REDACTED]

[REDACTED]



Health Republic of NY Letter 07 10 14.doc

[REDACTED]

June 29, 2014

Via e-mail only to: premiumrateincreases@dfs.ny.gov

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

Re: Notice of Rate Increase Request
Carrier: Freelancers Health Services d/b/a Heath
Republic Insurance of NY
Plan: Primary Silver Select
Coverage: Individual
HIOS #: [REDACTED]

To whom it may Concern:

I received the enclosed Notice of Proposed Premium Rate Change. I am outraged at a 15% increase in one year. This increase bespeaks of either mismanagement or bait-and-switch: Mismanagement in that the actuaries employed by the petitioner are so off-base that they miscalculated the actual charge that the premiums should be; Bait-and-switch in that the rate was artificially low in the hopes that no one would bother switching carriers despite an increase and be swept along with and into the rate increase stream. Regardless of APTC or not, this is a disgraceful state of affairs and that this company not be rewarded for either its mismanagement or arrogance, as the case may be.

Very truly yours,

[REDACTED]

[REDACTED]



Freelancers/Health Republic Rate Increase

premiumrateincreases

07/14/2014 12:13 PM

History:

This message has been replied to.

Hello,

I am writing to express concern for the proposed premium rate increase for my health insurance. A rate increase should NOT be approved for the following reason, among other reasons:

1 - Health Republic is proposing a 13% increase. The economy is not growing, economic indicators are not showing significant improvement, everyone is still tightening their belts, inflation is not that high. Why should health insurance companies be able to raise their rates in such an environment.

2 - They claim in their letter to members that rates from other providers in our area were 24% higher than theirs were last year. That is not true. Rates from other providers listed on the ACA site were all within a few dollars of each other, so relatively the same rate

3 - If rates are increased people might have to switch providers and find new doctors who participate in the new plan - seems like they are hiking up the rate knowing that we are stuck with them.

4 - Isn't the Affordable part of ACA supposed to be for more than just one year?

Insurer: Health Services Corporation dba Health Republic Insurance of New York.

Plan: Primary Select Silver

Thank you for your attention.



RE: Notice of Proposed Premium Rate Change

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

07/14/2014 02:09 PM

History:

This message has been replied to.

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

Name of Insured: Robert Guaschino

Plan: EssentialCare Platinum

Policy Type: Individual

HIOS Number: ██████████

We do not want our rate to be changed. This is very upsetting to us especially because we just enrolled in this plan. We signed up for this plan through ObamaCare, which is supposed to make health insurance more affordable. We chose this Health Republic plan because it fit our needs and most importantly because we could afford it. We work hard and should be able to take care of our health needs. Prior to signing up for this plan we did not have health insurance for several years. It is unfair and unjust to raise our rate solely because of greed on the part of other health insurance companies. We are asking that the rate not be increased.

Thank you,

██████████



Freelancers d/b/a Health Republic Increase Request

[REDACTED] to: premiumrateincreases
Cc: comment

07/14/2014 04:28 PM

History: This message has been replied to.

To: NYS Department of Financial Services
CC: Health Republic Insurance of NY
[REDACTED]

July 14, 2014

I am writing in response to Health Republic's notice dated June 17, 2014 regarding the proposed premium rate change.

My family's health care was covered through my employer, with me as co-payer, prior to implementation of the "Affordable" Health Care Act. Due to cost, my employer made the decision to have employees obtain their own insurance through the marketplace. I opted to purchase the plan with Health Republic of New York. Even though Health Republic costs \$250 per month more than I was paying, and provided less in benefits, it was an increase I was forced to pay.

I am troubled to learn Health Republic is filing a request with DFS to raise the rate almost 20% in 2015! In effect, under the "Affordable" Healthcare Act, my insurance costs will have gone up 60% in the last 18 months. This is hardly "affordable"!

If Health Republic is indeed committed to providing low cost, high quality health coverage to New Yorkers, premiums **should not be raised by 20%** after one year. Should this rate increase be approved, my only option would be to switch to another carrier for a plan that offers even less in benefits.

I would love for someone to explain to me how the "Affordable" Healthcare Act benefits America's hard working middle class who earn "too much" to qualify for assistance.

The whole process has been a disaster. Billing with Health Republic is still incorrect despite letters and phone calls to correct. A case was opened with DFS in April in an attempt to correct the billing. I have not heard from DFS either.

[REDACTED]
Insurer: Freelancers Health Services Corporation d/b/a Health Republic Insurance of NY
Plan: Primary Gold Select
Type of Policy: Individual Coverage
HIOS ID: [REDACTED]

This email is free from viruses and malware because [avast! Antivirus](#) protection is active.



insurance rate increase

to: premiumrateincreases

07/14/2014 05:30 PM

History:

This message has been replied to.

I purchased my insurance April 1, 2014

Only 3 1/2 month into having selected your insurance you want to increase it by 11,5%???

Your insurance managers are either incompetent that they did not know how much things cost, or they were purposefully keeping customers in the dark, attracting us with lower than industry average cost only to hit us over the head after 3 1/2 month. Which one is it?

Needless to say I find your letter offensive, ignorant and plainly showing us consumers that the managers/bosses do not know how to run a health insurance plan.

Has your salary ever increased by 11.5 % from one year to the next?

If yes, I want your job. Normal people do not get that, so why should our insurance increase that much?

It is outrageous. I regret ever having signed up to this insurance.

Let's see if we can create enough fuss, so someone brings a lawsuit or starts an investigation.

I can not strongly enough express my outrage. What this insurance does is abusive.

[REDACTED]
Freelancers Health Insurance/ Health Republic Insurance of NY

Primary Select Silver EPO

Individual coverage

HIOS [REDACTED]
[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
individual

epo



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.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/15/2014 11:35 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



I'm writing to urge you to deny this insurer's request to increase my rate 16% in just the first 6 months. This is outrageous especially considering that my prescriptions are almost never fully covered by their benefit plans, nor are urgent care visits. A 16% increase in 6 months is simply egregious price gouging. Thank you for your time.



Opposition to Rate Increase

to: premiumrateincreases

07/15/2014 01:24 PM

History:

This message has been replied to.

RE: NOTICE OF PROPOSED PREMIUM RATE CHANGE
FREELANCERS HEALTH SERVICES CORP d/b/a HEALTH REPUBLIC INS OF NY
ESSENTIAL CARE SILVER
INDIVIDUAL COVERAGE
ID# [REDACTED]

Since enrolling in this plan that became effective 1/1/2014 the total cost I have paid Health Republic to date is \$1,011.28 in monthly premiums. I have incurred \$980.54 in medical bills, all of which has come out of my pocket because of the high deductible. Health Republic has not paid a penny on my behalf. How can they justify raising raising the monthly premium when nothing has been paid on their end?



Comment and protest: Health Republic Insurance of New York

to: premiumrateincreases

07/15/2014 01:37 PM

History:

This message has been replied to.

Comment and protest re rate increase:

Re Health Republic Insurance of New York (aka Freelancers Health Services Corporation)

Primary Select Gold, individual/family coverage

HIOS ID # [REDACTED]

I am writing to protest a proposed 16.5% increase in my premium for 2015. This is an unconscionable rise in an annual product that would not be tolerated in any other competitive business setting. Moreover, it is accompanied by no promised improvement in services.

Had NY state insisted, as it should have, that all Exchange insurers provide some degree of out-of-network coverage, I might have understood and accepted a rate increase of this magnitude. But as it stands, this is a policy with very limited coverage and no promised improvements.

This steep rise in rates at the first renewal period reeks of a "bait-and-switch" and "low introductory rate" approach to a captive market. Is "affordable health coverage" the new frontier in predatory pricing, like the discredited mortgage industry before it?

[REDACTED]



Health Insurance Premium Increases

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

07/15/2014 06:30 PM

Please respond to ██████████

History:

This message has been replied to.

My insurer is Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
Plan is EssentialCare Platinum
Individual Coverage
HIOS # ██████████

As I told Health Republic, NO WAY can I afford an increase. In fact, I may be considering to drop health insurance completely. I don't care about a penalty charge on my income. I haven't had reported income for 4 yrs. as a ██████████ so I have to pay for individual coverage and ██████████ don't have health coverage at all and haven't for years. I've been in this business for 20 yrs. & because of reoccurring health issues I have been unable to work and I was denied disability. At ██████████ yrs. old, worked several jobs at a time, took care of dieing friends & relatives, helped everyone that I could physically and financially have difficulty understanding who these (or any for that matter) government plan or plans are benefitting!!!! I know tons of families that are 3 and 4 generation recipients of our social service programs that none of them have worked a day in their or their multiple children's lives. The middle class has always sustained this country---now all we do is work & live to pay for those who have chosen to take what they can. I'm almost sure I won't be able to pay my RE taxes next yr. at almost \$12,000 in a house that has been in my family since 1952. All of my savings have gone to try & keep things together since Hurricane Sandy when I lost damn near everything I've worked for all my life. I will stop here because I may say more than I should.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/15/2014 08:48 PM

Freelancers Health Service
Corporation DBA Health
Republic Insurance of New
York

individual

healthyny



Citizens were FORCED to
obtained health insurance
by the President. So, I
found the most reasonable
one with my limited
income. Now, because the
insurance company is not
receiving enough of profit,
although a non-profit
organization, they want to
increase the rates. What the
heck! If I have to work
within a budget, I expect
my insurance company to
do the same. Go without, I
do. Respectfully.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/21/2014 07:51 PM

Freelancers Health Service Corporation DBA
Health Republic Insurance of New York
individual
other



I am very disappointed at the proposed increase. I don't think the AFA has actually made things more affordable for me particularly, though I supported the passing of these laws. I found the premiums to be exactly what they were when shopping for insurance before this law was passed. I already could buy a plan for \$300-\$400 a month. The increase will make it even more difficult to afford these monthly premiums.



Proposed Premium Rate Increase for 2015 - Health Republic Insurance of NY/Freelancers Health Services Corp .

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

06/22/2014 12:23 AM

RE: Proposed Premium Rate Increase for 2015 - Health Republic Insurance of NY/Freelancers Health Services Corp.

I am an Essential Care Bronze (individual) policy holder, and I received by USPS a notice dated 6/18/2014 regarding the Proposed Premium Rate Increase for 2015 with a 30 day comment period. The letter indicates a proposed 16.5% increase in 2015

In order to allow proper informed comments within the 30-day period, please rectify the following deficiencies/omissions as soon as possible:

1. Plain English Summary: contrary to what is stated in the notice, a Plain English Summary is NOT available (as of 6/21/2014) at either the Health Republic Insurance website or at the DFS website.
2. DFS website does not show any "pending" rate change request for 2015 for Freelancers Health Services Corp. and NO additional information is available at the DFS website.
3. Other than vague references to "increasing medical costs, declining federal support etc.", NO substantive basis is provided to justify the proposed increase. In order to be informed and make intelligent comments, policy holders should be provided with, at minimum, the following PLAN-LEVEL information (i.e. for each plan) :
 1. Premiums received vs outstanding/unpaid YTD 2014 and expected for full years 2014 & 2015 (with explanation for forecast change in 2015)
 2. Federal subsidies/support received YTD 2014 and expected for full years 2014 & 2015 (with explanation for forecast change in 2015)
 3. Actual healthcare expenses incurred YTD 2014 and expected for full years 2014 & 2015 (with explanation for forecast change in 2015)
 4. Underwriting loss experience
 5. Non-medical (i.e. administrative/other) expenses incurred YTD 2014 and expected for full years 2014 & 2015 (with explanation for forecast change in 2015)
 6. Overall plan-level profit/loss for YTD 2014 and expected for full years 2014 & 2015 (with explanation for forecast change in 2015). Additionally, the 2015 profit/loss forecast should show at least 3 scenarios ("low", "base" & "high" scenarios) for: projected % premium increases; projected medical costs
 7. Information on specific measures taken by Freelancers Health Services Corp. to contain healthcare cost increases and administrative/other costs

Absent such information, policy holders cannot be properly informed or make appropriate comments on the reasonableness of proposed premium increases. Vague referrals to "increasing medical costs" etc. are insufficient in facilitating comments or trying to justify a 16.5% proposed rate increase.

Sincerely,

██████████



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

██████████ to: premiumrateincreases

06/22/2014 10:12 AM

I just received a notice from Freelancers Health Services d/b/a Health Republic Insurance of New York about a proposed rate increase in monthly premiums, and wanted to comment on it.

This 17% increase is excessive, and frankly seems like a bait and switch scheme by Health Republic. Low first-year premiums, and then a dramatic rise is unethical.

HR customer service is horrible, with emails and web inquiries that go unanswered.

I urge you to reject this excessive, disruptive and unethical rate increase.

Plan Name: Primary Select Platinum
Type of Policy: Individual
HIOS: ██████████



**Freelancers Health Services Corporation d /b/a Health Republic Insurance of
New York proposed rate change**

to: premiumrateincreases

06/22/2014 11:22 AM

Dear Sirs:

Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York just informed me that it will be asking for a 20% increase in my monthly Primary Select Gold individual coverage (HIOS ID # [REDACTED]) for calendar year 2015. Let me do the math for you: \$333/month to \$395/month. A 20% increase is not just big; it is way beyond the rate of inflation or even adjusted federal government COL rates.

I signed up for Health Republic through the NY State of Health website based on its history as the provider of health insurance for The Freelancers Guild in New York City, the reasonableness of its rate viz-a-viz program benefits, and the fact that it is a cooperative venture. Just before signing up for the plan, I cut my own pay (I own a small business) by 40%, and Health Republic's premium level saved me \$200 out of pocket. Now, a 20% rate increase goes beyond what my former provider, CDPHP, asked for in years past, and makes a mockery of the NY State of Health's stated goal of making health insurance affordable for all levels of income within the state.

I want to register my extreme disappointment with Health Republic's proposed rate change, and urge the DFS' Health Bureau to think about the individual insurance mandate, and deny such an outlandish request by Health Republic.

Thank you,
[REDACTED]



Premium Increase

Sent by: [REDACTED] to: premiumrateincreases

06/22/2014 07:46 PM

Hi,

I recently received a notice from my health insurer, Fidelis Care, that they are requesting a rate increase for my premium from \$344.93/mo to \$413.26/mo. This increase would make the plan prohibitively expensive and I would have to change to a different carrier. I hope the state will not approve their request.

Thanks,

[REDACTED]

Plan: Fidelis Care Silver - Individual Coverage

HIOS # [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]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/22/2014 08:54 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
hmo



These lowest plans were for those who were mandated to get health insurance, despite not being able to afford it to begin with. Even the slightest increase in premiums means not having enough money to buy enough food for the month. If you approve the premium increase, it'll only break the backs of those who are too rich for Medicaid, but too poor for quality insurance. If you increase the premium, you should equally increase the Advance Premium Monthly Tax Credit as well. This is not an increase that can be carried by the consumer.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 11:50 AM

Empire HealthChoice HMO, Inc.
individual
hmo



I am totally against the rate increase proposed by Empire BlueCross BlueShield. How anyone can consider this health coverage AFFORDABLE is beyond me. Over \$800 a month for 2 people on a Silver Plan is already strapping us financially; that's almost \$10,000 per year. Not to mention that we have a \$2000 per person deductible; another \$4000 a year ! \$14,000 per year for 2 people IS NOT AFFORDABLE MEDICAL. To think that it is going up 18.4% - almost \$150 more per month, is not going to work for me. I only have a Silver Plan now; can't image what I will have to go down to find an affordable premium. Only the bronze plan left; possibly no medical coverage at this rate. This proposed rate increase will definitely allow MORE PEOPLE TO GO ON MEDICAID; WITHOUT A DOUBT !!!! I am sincerely asking that you deny this rate increase. Perhaps President Obama needs to comment on this rate increase. He can stop large corporations from "striking" and going out of business; perhaps he can help me keep my medical coverage.



Complaint re rate Increase

[Redacted]

to: premiumrateincreases

06/23/2014 12:33 PM

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

Plan: Primary Select Gold

Type of Policy - Individual Coverage

HIOS ID # - [Redacted]

Please allow this correspondence to serve as my complaint in regards to the proposed rate increase by Health Republic. After careful consideration of all the positives and negatives, I decided to acquire this particular insurance coverage provided by health republic. Just a few months later, the insureds now find out that a 16-17% rate increase is being requested. It is disturbing to say the least and has a "bait and switch" type feel to it. Insureds around the country are all feeling the effects of the health insurance industry and now Health Republic seeks to add to the problems already in place. I respectfully ask that this Department deny Health Republics request. Thank you.

Sincerely,

[Redacted]

[Redacted]

[Redacted]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 12:50 PM

Freelancers Health Service Corporation DBA Health Republic
Insurance of New York
individual
epo

[REDACTED]

So the new co-op insurance company suckers us in with a competitive rate and jumps it 25% in a year, and they justify it stating its for long term sustainability. How is it sustainable that people will have to pay insurance hikes of 20% a year, year after year. How is this [REDACTED] reasonable. We will be taking our consulting business and leaving the state of New York for states that care more about people than the corrupt medical industry.



Proposed Rate Increase

to: premiumrateincreases
Cc: [REDACTED]

06/23/2014 01:07 PM

To Whom It May Concern,

I am OUTRAGED by the proposed premium increase that is slated for my plan from \$515.81 per month to \$601.01. This is certainly not affordable. I am retired and on a fixed income, though not yet old enough to be eligible for Medicare. I rarely need to use my insurance, and when I do I get blindsided by charges for extras not included in my copay. When is it going to end? The reason given for the increase is cited as "increasing medical costs". I think that health care workers and especially doctors make more than enough already. Now I will be forced to find another insurer or another plan yet again - so I can pay another outrageous premium in addition to added copays and deductibles. President Obama promised AFFORDABLE health care. When is that going to happen? Maybe this policy is affordable to him, but not to the average person. I know that your response will probably be that I should look for a cheaper plan that has a higher deductible or sub-par services yada yada yada but no one wants to go backward. I sure don't. I expected a REASONABLE increase of maybe \$25. An \$85 increase is rape.

Name of Insurer: Freelancers Health Services Corp DBA Health Republic Insurance of New York

Plan Name: EssentialCare Platinum

Policy Type: Individual

HIOS Number: [REDACTED]

[REDACTED]



Comments for 2015 rate increase(RE:Notice of Proposed Premium Rate Change)

[Redacted] to: [Redacted]
Cc: "premiumrateincreases@dfs.ny.gov"

06/23/2014 01:25 PM

Hello,

Insurer : Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
Name of Plan : Primary select gold
Type of policy : individual coverage
HIOS id # : [Redacted]

Regarding the rate increase for my above referenced plan, I will definitely not be in a position to afford a +/- \$70 increase to my monthly health insurance premium in 2015. If the rates are increased I will definitely look elsewhere for my health insurance. I chose this plan because it suited my needs physically and most important the affordable(although high already) monthly premium. I understand costs increase and you have a business to run, however for me personally, \$70/month more will put me back in the market for another plan in 2015.

The above comments are in reference to a letter I received dated June 18, 2014. RE: Notice of Proposed Premium Rate change.

[Redacted]

[Redacted]

[Redacted]

[Redacted]



Health Republic Insurance of New York - Premium Rate Increase

[REDACTED] to: premiumrateincreases

06/23/2014 01:58 PM

1. Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
2. EssentialCare Silver
3. individual coverage
4. [REDACTED]

The rate increase proposed by Health Republic is not fair. Why should we be seeing a 15% increase in premium, in under a year since the plan began!? This is not what the affordable care act is about.



rate increase

██████████ to: premiumrateincreases

06/23/2014 02:24 PM

I have individual coverage - EssentialCare Silver plan - with Freelancers
██████████ Corp d/b/a Health Republic Insurance of NY, HIOS id #
██████████ This plan carries a \$4000 deductible with no co-pay for
out-of-network.

This is the first health insurance that I have carried in many, many years. I might add that not having health insurance was a choice made after being totally misled and abused by insurance through a MSA account. I was encouraged that the system in this country might change under the ACA and so I signed up for what seemed to be a semi-reasonable plan. I have dutifully made two payments, and making a third, when I receive a notice that the rates will increase by over 15%. I believe this is what you call boiling the frog. Will there be another increase in another 3 months? And another 3 months after that?

Although I am over 60, I eat well, exercise daily, have yearly checkups I have no chronic conditions, am not overweight, take no medications. My medical bills over the last 10 years (excluding dental, which isn't covered anyway) do not exceed \$5000. My thoughts to deal with a severe issue would be a trip overseas, where the cost of medical care is reasonable and I could actually choose the facility and the doctor. I seriously have to ask myself if this insurance is worth it, or should I just pay the penalty?

I am sure that you will approve this increase, as they have the lobbyists and I have only this stupid little letter that will be "posted". I just couldn't let this slide. I am the frog and it's warming up.

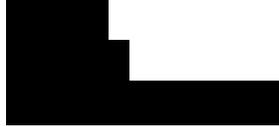
██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 02:43 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
epo



I do NOT want my premium cost of health insurance to go up I can't afford it. Leave the cost alone !!!! Please, I need insurance and cant afford more monthly cost for health insurance.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 02:50 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
hmo



ABSOLUTELY DISGUSTING !!!! I LEFT MY PRIVATE INSUREANCE WHICH WAS BETTER THAN HEALTH REPUBLIC FOR A CHEAPER RATE NOW THEY ARE GETTING JUST AS HIGH AS THEM ! IF THIS RATE INCREASE GOES THROUGH I AM SWITCHING BACK TO A PRIVATE INSURANCE SO I CAN GET GOOD DOCTORS AND GOOD HOSPITALS ! WHY SHOULD I PAY JUST AS MUCH AND THERE ARE NO GOOD DOCTORS OR HOSPITAL IN THIS PLAN. WHAT IS SO GOOD ABOUT OBAMACARE WHEN THE RATES GO UP EVERY YEAR !!!!! WE CANNOT AFFORD IT ! THEY SUCK YOU IN WITH A CHEAP RATE THAN BANG YOU !! NOT EVEN A YEAR AGO I WAS SEARCHING FOR A NEW COMPANY AND HERE I GO AGAIN !!!!! GUESS I WILL GO ON PUBLIV ASSISTANCE AND LET THE STATE TAKECARE OF ME JUST LIKE EVERYONE ELSE !!!! AND EVENTUALLY THE STATE WILL BE BROKE !! TOO BAD FOR THEM . HEALTH REPUBLIC SHOULD NOT BE RAISING THEIR RATES CASUE THEY THEY DONT TAKE ANY DOCTORS ANYWHERE !!!! WELL I GUESS WE WILL SEE BUT I KNOW ON THING I WILL NOT BE PAYING A HIGHER RATE !



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,

██████████



questions about rate increase

[Redacted]

to: premiumrateincreases@dfs.ny.gov

06/23/2014 04:13 PM

To whom it may concern,

insurer; Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
Plan; Primary Select Silver EPO

Type of policy: individual coverage

HIOS identification; [Redacted]

I just received a letter in the mail in which I was notified that my premium is going up from \$365.28 to \$412.46

I have a different rate as I enrolled with help of an agent through the New York State of health. My premium is \$48.52

I would like you to know what a God's send this insurance is after nearly 2 decades without insurance. Though my monthly payment is low, making \$28K in the city of New York, makes you a poor person. My rent is \$1450 which is \$17,400 annual, the lowest phone plan (I need it for work), \$67.

My bare basics are on an annual level \$17,400 (rent)

804 (phone)

780 (ConEd)

1950 (annual fee to my company)

582.25 (Health insurance)

Total \$20,720.65

Please keep the rates affordable. Most people like me don't abuse the health system, I still have to see a doctor for the first time. It's just such a comforting idea that if something happens, I can see a doctor.

Thanks so much

[Redacted signature]



comment about proposed rate change

██████████ to: comment
Cc: premiumrateincreases

06/23/2014 04:17 PM

dear Health Republic Insurance....

and NYS Dept of Financial Services.

please see, use, consider - my comments regarding the proposed rate increase for "Freelancers Health Services Corp dba Health Republic Insurance of NY.

plan: EssentialCare Gold
coverage: Individual
HIOS Identification #: ██████████

Health Republic of NY - my comment is this - I WILL CHANGE PLANS.
if this rate plan is approved I will leave your company Health Republic.
an increase of \$70./month from 374.13 to 444.35 ???

NO!

is NOT OKAY !

it is NOT FAIR !

I do not believe you can justify this.

if that is the cost of doing business then you need to rework your business plan.

YOU WILL LOSE MY BUSINESS.

just letting you know. I haven't even used the plan yet because so few doctors in my area take the plan and I have had to wait a very long time for a new patient appointment.

So - as of yet - I have not seen your worth, and cannot justify such an increase.

I very much wanted to be apart of a non-profit, consumer owned company, but this will NOT be something that I accept.

we ALL need to be sustainable, and you need customers to do that - a rate increase in the first year, of this size, is not-acceptable. How about you prove your worth before jumping on the "other health plans cost 57% higher" bandwagon??

and

to you NYS Dept of Financial Services -

please deny this rate increase and ask Health Republic of NY/Freelancers Health Services to prove themselves before asking their customers to absorb such a hefty increase in rates!
in the first year - NO it is NOT OKAY.

thank you for listening...





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 04:38 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



Today I received a letter dated June 18, 2014 for a proposed premium rate hike of 16% from what I currently pay \$438.34 to \$510.76. I cannot afford this rate increase beginning January 1, 2015. This higher premium would be more acceptable if there were no deductibles and no co-payments. I feel like a victim of a bait and switch which is illegal. Yesterday I responded to an email from Health Republic where I nominated myself to serve as a board member. If selected, I would refuse to serve. I would never be a part of any organization that would bait with a lower premium and switch with a mandatory higher premium that is a 16% jump in nine months. That flies in the face of the spirit of the affordable health care act. I would encourage you to dismiss their proposal. I think the American people are tired of costly insurance premiums, deductibles, and copays. If possible, I think Congress may want to intervene to prevent higher premiums or our courts. I strongly suggest you tell insurance companies that premiums will remain constant from 2014 to 2015.



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# █

█



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 05:42 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



A 17% increase is crazy! I don't get any assistance and the increase is not AFFORDABLE!!!!
My current coverage is BARELY affordable. I will be forced to not have insurance or reduce
my coverage if this increase goes through!!! I don't understand how you expect people to
survive and pay these rates! I'm very disappointed in all of this....



Why are my rates increasing!

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

06/23/2014 05:56 PM

My name is [REDACTED] Health Republic insurance (Essential care: Plati [REDACTED] I don't think it is fare that my rate is increasing by almost 100\$, [REDACTED] r 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.

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 05:58 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other

[Redacted]

Reference [Redacted] Health Republic is a new insurance program that arose due to the affordable care act. My previous insurance was cancelled and through the help of an insurance agent we signed up for this plan. Scarcely less than 6 months after starting up, they have asked for a 16.5% increase for next year. This is outrageous and far exceeds the inflation rate and the medical inflation rate. It feels like a bait and switch tactic for their existing customers who choose them because it was a co-op and supposedly run for the benefit of the members as a non profit. What happened to the affordable part of the legislation?



Comment on Freelancer's d/b/a Health Republic's Proposed Rate Increase

to: premiumrateincreases
Cc: [REDACTED]

06/23/2014 07:07 PM

To whom it may concern:

I signed up for coverage by the Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York earlier this year through the NY State of Health exchange. I am covered as an individual through the EssentialCare Platinum plan, HIOS identification

[REDACTED]

I just received notice from Health Republic that they are petitioning to increase my 2015 premium rate from \$515.81/month to \$601.01/month. This represents a more than \$1000 in additional premium costs per year, if my math is correct, a 16½% increase.

I write to lodge my protest and opposition to this exorbitant proposed rate increase. For those in my position, self-employed, the increase is prohibitive. I chose the plan precisely because of the more affordable monthly premiums, and would have to find another plan or reduce my coverage in order to afford health care if the proposed increase were to be approved.

Less important but still worth mentioning is the fact that, after navigating the glitch-prone website already twice already this year (it was impossible to determine whether my doctor was going to accept my new insurance as doctors, too, were in the process of evaluating new plans, I had to switch from the first insurer I chose), it would be very burdensome to have to go back to the drawing board.

Finally, while I do not have data to assess the reasons my insurer is advancing to justify the increase, it is difficult to believe that in the last 3 months since I signed up, medical costs are increasing and federal support is declining enough to justify passing on such mammoth increases to patients. If there are unforeseen increases to carrying costs, surely there are better ways to meet them than for "New York's only not-for-profit CO-OP" to pass on the burden to the very clients - individuals and small businesses - that it was established to serve at low cost.

Thank you for considering my input as you assess the proposal.

Regards,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 07:13 PM

Freelancers Health Service Corporation DBA Health
Republic Insurance of New York
individual
healthyny



The health insurance plan has just started and already you are looking to increase the premiums stating that you don't have enough money. I would say this was not planned out well, and this health insurance plan is not working. affordable insurance as promised is not affordable as it is now, and certainly wont be if you keep increasing the premiums. I cannot afford an increase and it looks like people were just promised a lot of lies.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 08:19 PM

Freelancers Health Service Corporation DBA Health Republic
Insurance of New York

individual

other



As an individual who signed up for healthcare insurance as part of the ACA I wish to express my firm opposition to any increase in insurance premiums. I selected the EssentialCare Bronze policy because it was the cheapest available. The current premium already represents a financial hardship, the proposed \$50 increase could make health insurance unaffordable to me. The alternative would be to cancel my insurance policy, pay the penalty, which is far less what what I currently pay in premiums, and take my chances being uninsured. This obviously is less than ideal for everyone and goes against the entire purpose of passing the ACA. I want health insurance. An increase of \$50 a month would put unreasonable strain on my income. Please don't make me choose between groceries and my health care.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 08:26 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
ppo



My premium will rise by \$50, a 15% increase. I don't believe anything that they have told/shown me warrants this large an increase. I urge the board to reject the proposed increase in whole or in part.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 08:28 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
epo



Health Republic subscribed an extraordinary number of New Yorkers during the open enrollment phase because they offered the cheapest plan. It is now clear that their low prices were simply a bait and switch tactic. NY State should deny the requested rate increase.



Opposition to Health Republic Insurance -Proposed Health Insurance Rate Hike

[Redacted]

06/23/2014 08:42 PM

To: PremiumRateIncreases

Cc: [Redacted]

To:

NYS Department of Financial Services
Attention: Health Bureau-Premium Rate Adjustments

Re:

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

Plan Name: Primary Select Platinum

Policy Type: Individual Coverage

HIOS Identification #: [Redacted]

Subject: Opposition to Proposed Rate Hike

To Whom It May Concern:

I am writing to state the complete opposition of myself, wife & company, to the proposed rate adjustment by my insurer. It is an unfair & unnecessary proposal that is not justified and should not be approved by your agency under any & all circumstances.

I have only been insured with this insurer since the Spring of this year and am being charged a total of \$988.99. My insurer is requesting a rate hike of over 16.5% which will increase my premium to \$1,152.35. The cost of medical care and/or administration costs could not have possibly risen that much in 3 months nor could the inflation indexes, which speaks to the unreasonableness of the insurer's request.

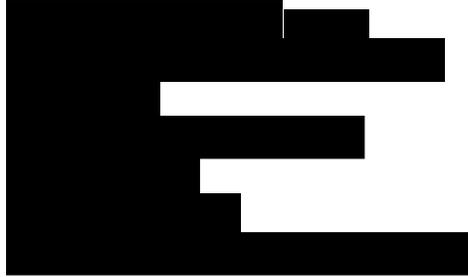
I had filed a complaint against this insurer for their failure to provide services for which they had been paid. The insurer did not even respond to your agency in a timely fashion as required by regulation, which speaks to their under-staffing which occurs from poor planning. I had been told by more than several people at the insurer's office(s) and my insurance broker, that this insurer did not plan adequately when they starting selling new policies which had left the insurer massively understaffed in key administrative positions, which in turn, resulted in lack of services being provided even though they were receiving premiums. These speak to the lack of adequate management of the insurer for which rate consumers should not be held accountable, especially since your agency had given this insurance company permission to open its doors for business despite not being adequately planned, staffed or managed.

Approval of this rate increase will place an unnecessary burden on my already over burdened company, self & family. Enough is enough already with the sky rocketing costs ! Your agency is supposed to make sure the consumers get a fair shake. From speaking with others all over the country, those of us in NY are getting the worst of it with the increasing costs of a multitude of

insurance policy types. Instead of forcing us rate & tax payers to look to other states for a more cost effective way of life(which can easily be found), how about giving us incentive to stay in NY. Please do not approve this rate increase.

Thank you for your consideration.

Sincerely,

A large black rectangular redaction box covering the signature and name of the sender.A large black rectangular redaction box covering the address and contact information of the sender.



Rate Increases

to: [REDACTED] 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
[REDACTED]

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.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 10:41 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
epo



The proposed \$47/month increase is absurd. The policy is affordable as-is because the co-pays are astronomical (\$75/per visit specialist, \$100 per visit urgent care, \$250 emergency room). The rates the plan ultimately pays providers has left me seriously considering dropping the coverage altogether and instead simply paying the tax penalty.



Comment on Health Republic Rate Increase Request

[REDACTED] to: premiumrateincreases

06/24/2014 07:31 AM

Insurer: Freelancers Health Services Corp d/b/a/ Health republic of NY

Plan: Primary Select Silver

Individual Coverage

HIOS: [REDACTED]

I believe a 13% rate increase is exorbitant. If there is no stability in the market the system will not work. Nothing else in my life has increased by 13% this past year. I chose my plan in part because it was the same price as Empire Blue Cross but offered far better returns and plus a wellness orientation. Instead they should be asked to remove the claim that they cover "accupuncture" which is misleading – there is a \$75 co-pay for this service and most accupuncturists in this area charge \$75. So there is no need to use the insurance. They could also add a small co-pay (e.g. \$10) to Tier 1 prescription rather than having it free. The \$3000 deductible is already so high that it will discourage seeking of medical services other than visiting the Primary Physician (no co-pay) and getting wellness exams (mammo, annual exam, etc.) They could also increase their income by charging a nominal fee (e.g. \$20) for visiting the Primary Physician rather than having it totally without charge.

[REDACTED]



request to keep premium affordable

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

06/24/2014 08:17 AM

Cc: [REDACTED]

Please respond to [REDACTED]

My Name: [REDACTED]

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

Name of my Plan: EssentialCare Bronze

Type of Policy: Individual Coverage

HIOS Identification Number: [REDACTED]

This is a formal request for the New York State Department of Financial Services to **disapprove** Freelancers Health Services Corporation's request for a change in the premium rates for 2015.

For the past ten years I have gone without health insurance. Finding out that I was now required to pay for coverage, at \$261/month, was an extra burden on my family's financial life. Receiving a letter from the Freelancers Health Services Corporation that this \$261/month rate was going to be increased in 2015 was extremely disappointing.

Families need to be able to put food on the table, and this proposed increases makes it difficult to do so.

Sincerely,

[REDACTED]

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 08:55 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
hmo



A 17% hike in premium less than a year after I signed on? A classic bait and switch. Not one person in your organization could project less than one year in the future that costs would rise such that your current premiums were not sustainable? I understand having to raise rates, but after such a short period of time without realistic projections? It's shocking. I say without apology that either you're incompetent, or imbeciles, or perhaps both. How do I know it won't be hiked another 17% for 2016? I do not trust you. The premium is still lower than I paid prior to Obamacare, and if I do not find a cheaper one then I will stay, but it leaves me with a very sour taste in my mouth.



Health Republic Rate Increase 2015

to: premiumrateincreases

06/24/2014 09:16 AM

Dear DFS-

It seems all of the bad PR regarding "Obamacare" and what would happen to rates is coming true even faster than feared! I have individual coverage provided by Health Republic. The plan I have is "Essential Care Platinum" and my HIOS identification # [REDACTED]

The first year rates were slightly higher than what I had been paying for the several years prior to Obamacare. But I had few options and Health Republic seemed to be fairly priced offering similar benefits to what I had previously.

However, after only ONE year- they are now indicating a second year rate increase of about 24% ! And, worse yet, **the only stated reason for the increase seems to be that "other plans in your area were about 24% higher than Health Republic"**. Is that a valid reason for allowing the increase? Simply because they think they can get away with it?

Allowing health insurers to lure customers in with fair rates one year followed by outrageous increases the next year is simply unfair. It is right back to the old way of doing business- it is not what was promised to us by the government. Don't let this happen!





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

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

06/24/2014 09:35 AM

Please respond to ██████████

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, ██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 09:37 AM

Freelancers Health Service
Corporation DBA Health
Republic Insurance of New
York
individual



Hello my insurance is oscar
and is not on the list. I
recently got a letter saying
that my rates are going up
next year and I do not think
the rates should go up as high
as they want. People's
salaries are not increasing
and expenses are
skyrocketing every year. It
cost a lot of money just to
keep a roof and other basic
things going these days. I
think the insurance industry
can afford to give bak to the
public.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 09:37 AM

Freelancers Health Service
Corporation DBA Health
Republic Insurance of New
York
individual



Hello my insurance is oscar
and is not on the list. I
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the rates should go up as high
as they want. People's
salaries are not increasing
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cost a lot of money just to
keep a roof and other basic
things going these days. I
think the insurance industry
can afford to give bak to the
public.



Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
hmo



I have just been informed by Freelancers Health Service that they are requesting 16.5 percent increase in their EssentialCare policy. This is prima facie unjustified. Last year, according to DFS statistics on this site, the average health insurer request was for a 12.5 percent increase--about 25 percent less than Freelancers' request. The amount DFS granted, on average, was 7.5 percent. Healthcare costs are going up at a lower rate this year than last, so there is no justification for anything higher than 7.5 percent at the very most, and whatever increase is granted should by all rights be below that, reflecting lowered costs for 2014. Given these clear numbers, it's hard to see the Freelancers' request as anything other than an extreme padding of their bid request in order to come away with a higher than deserved increase. The average request reduction by the DFS last year being about 5 percent, this could leave Freelancers with almost 12 percent increase, far above any fair sum. Freelancers claims that "other plans in the area" had premiums on average 24 percent higher. I recommend you look at outliers to see how they skew the field. In our search for a provider, we found that Freelancers was in about the middle of the pack in terms of cost vs. benefits and access offered. If the Freelancers' increase is approved, it would be extremely burdensome for us, increasing the cost of our coverage by close to \$2,000 for the year. In addition, the plan in question already has a substantial deductible that we pay out of pocket before the insurance company pays a dime, outside of wellness visits. An increase of this magnitude will impact badly consumers struggling to keep up in a stagnant economy. Very few consumers' wages are going up appreciably at all, never mind 16 percent. How will they pay? I urge you to keep these points in mind as you weigh Freelancers' increase request. Thank you for your attention.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 12:28 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
epo



I've just received notice from Freelancers dba Health Republic Insurance of New York that they have filed for a Proposed Premium Rate Change for 2015. I will face a \$72 increase if their request is approved. I hope New York State examines their request carefully to see if it is warranted. To face a !6% rate increase after only the first five months of 2014 seems to indicate they miscalculated their rates to begin with. I will definitely be looking at other plans for next year.



Health care increases

██████████ to: premiumrateincreases

06/24/2014 12:37 PM

To Whom it may concern,

My name is ██████████, 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 ██████████

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.

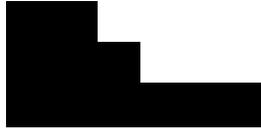
██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 01:30 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



I think a 16.5% rate increase in the first year is outrageous. After what I went through to get this plan set up and Health Republics mishandling of the payments and coverages, this really stinks. Things are finally running mostly smoothly and now this! I feel like it is bait and switch on the premiums



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.





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 01:43 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



To Whom It May Concern: My HIOS identification number is : [REDACTED] I just signed up for this insurance plan and now they are seeking to raise my rates by \$71 a month??? What's up with that? Yes, I do get assistance, but that doesn't mean the extra \$71 a month isn't going to create havoc with my finances. Here's an idea: stop allowing the pharmaceutical industry (supported by the FDA) to create a health system based on damage control--a very unsustainable system. Support quality, unrefined food. Support quality nutritional supplements. Stop supporting drug medicine system that does not eliminate the cause of chronic disease--which is based on extreme malnutrition exacerbated by an toxic load on the liver due to environmental pollution. The health system is designed to not only keep people sick but to fuel the economy. We are rapidly approaching 19% of the GDP based on medicine and the US government projects that if we continue to support this unsustainable, damage control system, by 2040, 34% of our GDP will be medicine. So where is the incentive for people to be healthy, if our economy depends on sickness? Where is well care? Where is functional medicine that uses nutrition--food and quality nutritional supplements and herbal medicines to resolve chronic disease? Where is the logic? Oh yah, I forgot, you can't teach common sense! Either you have it or you don't and clearly our health system is a machine without a brain!!! No common sense there....



Unfair Proposed Premium Rate increase

to: premiumrateincreases

06/24/2014 02:47 PM

Dear Sir or Madam,

I am writing to comment about the proposed rate change to my health plan and to protest the proposed increase.

My plan, Primary Select Silver, from Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York, with its individual coverage is proposing to raise my premium an exorbitant amount. My insurance and the rate will increase from \$387 to \$437, which is a 13% percent increase and will be prohibitively expensive.

My HIOS number is

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 02:49 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
epo



You are missing Oscar Insurance Corporation from your drop down list of Insurance Company names. So, even though that is my insurance company name, I will have to select a different name just to file this comment. However, I was really writing to ask when the rate increase application filings for 2015 will be added to the portal. I know that they were required to be filed with DSF nearly a month ago and today I've received mailed notice from my insurance company yet I can't find any 2015 rate applications in the 2015 Rate Application by Company Portal. What is the time frame for posting the applications?



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]



Proposed Rate Increases, Health Republic Insurance of New York

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

06/24/2014 03:47 PM

Please respond to ██████████

To Whom It May Concern:

My name is ██████████. I am currently insured by Freelancers Health Services Corporation, d/b/a Health Republic Insurance of New York, with an EssentialCare Gold plan. I have individual coverage, as it was less expensive for my daughter to have insurance through Affinity with Child Health Plus. My HIOS id# is:

██████████

I am a single parent. Last summer, because I was making "too much money" (\$18/hour at 30 hours a week is too much money? Who can live on that?), I was terminated from FidelisCare/Medicaid. I immediately signed my daughter up for CHP but was unable to qualify for Family Health Plus, because I made \$40/week too much. I was left with no choice but to remain uninsured with many millions of others in this huge demographic gap until 1/1/14, when my insurance finally took effect. I have been generally happy with my coverage, but things are tight as it is, paying what I'm currently paying.

I have a Master's degree. I work full-time now and manage a medical practice. But as a single parent paying all of my expenses including those of my daughter (her father is out of the picture), an increase in rates and/or deductibles for my health insurance would render me completely unable to continue with coverage.

As mentioned, there are millions of those in my position as single parents, or even two-income families, making hourly

wages or salaries, working for organizations that do not provide health benefits. We make \$15-\$45/hour, and work sometimes two or three jobs just to make ends meet. We don't qualify for Medicaid, yet barely make enough money to pay for the coverage we already have. We make sacrifices in terms of buying secondhand clothing, getting food from food pantries, or simply not going for medical treatment because we can't afford the co-pays as it is (I stopped physical therapy for two herniated cervical discs due to this). We go to libraries so our kids can do homework because we can't afford computers/printers. The kids have low self-esteem and are bullied because of the clothes they wear, because their haircuts are provided at home, and their sneakers are old.

This is a problem throughout this country, and has been for years. We can't blame it on any one administration, government office, or political party. The blaming has to stop, and corporations and our government must come together to figure this out once and for all.

The issues are there. Paying more won't fix them. It will make things worse, because you as the payer organization will lose clients who stretch their dollars as it is, so that we can obtain necessary services.

I beg you, please don't raise our rates. I can't afford it, and I can say with certainty that millions of others can't either.

Thank you for your time. Should you require additional information or have questions please do not hesitate to contact me.

Best Regards,

A solid black rectangular box redacting the signature of the sender.



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 #: ██████████



Fwd: Rate Increase Comments

to: premiumrateincreases

06/24/2014 04:20 PM

-----Original Message-----

From: [REDACTED]
To: [REDACTED] premiumrateincrease
<premiumrateincrease@dfs.ny.gov>
Sent: Tue, Jun 24, 2014 2:52 pm
Subject: Rate Increase Comments

RE: Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
Essential Care Gold
Individual Coverage
HIOS# [REDACTED]

I am TOTALLY against allowing Freelancers/Health Republic any rate increase in 2015. I think they should perfect the current services they told people they would offer. First of all, I rarely receive my monthly statement on a monthly basis. I pay my premium every month though I have to send it without a statement. Second, Health Republic is not covering birth control like they said they would. Birth control medication is prescribed to each woman differently and they (Health Republic) has no right to decide what I should be on. Birth control is birth control!!!!!! Thirdly, when I go to a provider that takes their insurance for a mammogram (again something that you are supposed to cover), then I should not be billed separately because the Dr who read it and is part of the hospital was not covered. That is not my issue. I did what I was told and went to a provider that took my insurance.

Health Republic/Freelancer has too many growing pains and need to work out these issues. Show me you are worth the extra money and I might reconsider. Health Insurance is supposed to be affordable. You might not like the affordable healthcare option we currently had but the way it was before was worse. The insurance company needs to provide the services we were promised at the rate they contracted with us. Why should I pay more money if I am not getting the services I was promised.

Sincerely,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 05:37 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
hmo



Our projected 2014 household gross income will be about 20K less than expected. At the same time our projected health insurance premium is supposed to get about \$200 increase. We cannot afford this increase.



rate increase

[REDACTED]

to: premiumrateincreases

06/24/2014 06:49 PM

[REDACTED]

ew York

EssentialCare Platinum

indi e

ID# [REDACTED]

We are NOT in favor of the proposed increase. We pay for our own health insurance and with the proposed health insurance premium increase, it will make it more difficult for us to stay in NY. Currently, we have 2 children in college. We pay for their insurance through their schools, just about \$5,000 per school year. In 2015, we will have 4 children in college...increasing the kids premium to over \$10,000 per year...That does not take into account our premiums. Our current yearly premium is \$12,380. The increase will make it \$14,424. Our total health insurance bill will be close to \$25,000 per year. That is insane!!!!!!!!!!!!

Thank you for reading my email. I hope it makes some kind of difference
ocess.

[REDACTED]



Freelancers Health
Service Corporation
DBA Health Republic
Insurance of New York
individual
other



The proposed rate hike on the Health Republic Insurance plans would be a significant financial burden. Our plan would increase \$77.00 a month, equaling \$924 a year. We do not qualify for financial assistance and a thousand dollars a year is an overwhelming burden-that amount is the equivalent of 12 weeks worth of groceries or 6 months of electricity. The Affordable Care Act was supposed to make health insurance AFFORDABLE for working families. Such an increase should make us have to choose between food and health? Electricity or food? Our income is not going to increase to support this rate hike. We cannot lower the cost of food or fuel or rent to subsidize this rate hike. How can

you justify the approval of such a hike? Do you know that many doctors and hospitals that take "regular" Magnacare (the doctors network that Health Republic uses) insurance plans will not even take Magnacare "exchange" plans? It is a lot of work just to find doctors and facilities that will take this insurance but instead of making the process of having, paying for, and using this insurance easy and accessible, the company wants to increase our rate? To increase this rate is unacceptable and predatory.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 07:58 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



I have essential care bronze family - the rate increase may be 16% which I think is too high for one year. I chose this plan as it was about the cheapest that let me still keep my doctor, and I hope it is able to continue to provide coverage without going up this much.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 09:33 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



I was very upset to see that there is already a request for a 2015 increase in the premium rate for my Health Republic insurance by over 16% per month. This is unacceptable and I urge you to deny this request in full. This plan was implemented specifically for freelancers. As a self-employed worker, my monthly income is always unknown, which is why I chose an affordable plan. This increase could very easily prove to be a hardship in the months when work is more scarce. In addition, the insurance companies continue to make a profit. Until a single-payer plan is implemented (as it is in every other civilized country) healthcare costs to individuals such as myself will continue to cause stress on a regular basis -- we will be forced to choose plans that are less expensive but that don't cover our medical needs (and, as you know, medical bills are the primary cause of US bankruptcies). Please do not increase the premium rates after only one year of implementing this program. Thank you.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/25/2014 10:17 AM

Freelancers Health Service Corporation DBA Health Republic
Insurance of New York
individual
epo



A rate increase of this magnitude is completely contrary to the goal of making health insurance affordable. Despite efforts of the government to insure more people continually rising costs will make health care unaffordable. Efforts need to be made to contain and reduce costs, not continue to escalate the cost of health insurance. Let us see a reduction in the premiums and real reform of the system instead of the same old rising cost game.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/25/2014 11:30 AM

Freelancers Health Service Corporation DBA Health Republic
Insurance of New York
individual
ppo



I recommend that the requested increase by Freelancers to the my plan. I have primary select gold coverage, which I pay for entirely myself (i.e., no tax benefit). The proposed increase is 16.5% - a massive increase particularly for the first year. I like Health Republic as a company, am health and have very limited health care consumption; that said, I find it important to have comprehensive coverage in the case of unexpected illness or accident. With this kind of increase, it is more likely that (healthy) people will cancel their plans - leaving the less healthy in the pool and possibly requiring a further rate increase. I strongly suggest that you hold Freelancers to a much smaller increase, and encourage them to adjust deductibles, co pays, etc in a way that will help them offset any difference. Regards,





Health Republic proposed rate increase
[REDACTED] to: premiumrateincreases

06/25/2014 11:41 AM

HIOS # [REDACTED]
Primary Select Gold
Freelancers Health Services Corp
Individual Coverage

As a small business owner in NY I am more than dismayed that a rate increase of 16.5% has been applied for by this plan.

This defeats the WHOLE PURPOSE of Obamacare in just ONE year of operation. Affordable healthcare has been a fleeting experience and now, after this bait and switch, we are back to the 'good old days' of double digit premium rate increases for Health Insurance.

No wonder it's impossible to build a business in this State...

Disgusted

[REDACTED]

[REDACTED]

[REDACTED]



Comment on and Plea to Reject Health Care Rate Change

[REDACTED] to [REDACTED]
premiumrateincreases@dfs.ny.g

06/25/2014 11:48 AM

MY INSURANCE INFORMATION:

[REDACTED]
Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
Primary Select Platinum
Individual Coverage
HIOS ID #: [REDACTED]

Dear Sir or Madame,

I am writing in response to the letter I received regarding the proposed rate change of my health insurance from \$494.49 per month to \$576.17 per month.

I just enrolled with this plan after the Healthy NY Small Business Plan I had been enrolled with for the past 10 years, cancelled my plan per the Obama Care Plan. I was under the impression that the purpose of Obama Care was to provide affordable health insurance to everyone. With Healthy NY Small Business, my husband and I through our Law Partnership, were able to afford insurance for ourselves and three children, at about 600-700 a month for all of us. Now, my husband had to leave the partnership to find more work, and I had to start my own struggling practice. I have to work from home to take care of my three little children as we cannot afford the day care rates. I can barely afford the insurance as it is, and now both my husband and I will have to pay hundreds more for the same services per month between the both of us - as it is we are paying over \$1200 a month now just for health insurance, DOUBLE what we used to pay BEFORE Obama Care!! HOW DOES THAT HELP THE STRUGGLING MIDDLE CLASS?!!

We cannot afford that! PLEASE do not increase the rates!! We will have to cancel our insurance and take our chances at ERs when we need medical care. I'm sure the tax penalty will be cheaper for us as we have such a low salary as it is.

Thank you for considering REJECTING the rate change.

Sincerely,

[REDACTED]

[REDACTED]



HEALTH REPUBLIC proposed premium rate change

to: premiumrateincreases

06/25/2014 11:50 AM

I AM EXTREMELY UPSET OVER THIS POSSIBLE RATE INCREASE IN MY HEALTH INSURANCE PREMIUM. I FOUND IT DIFFICULT ENOUGH TRYING TO CHOOSE A SINGLE PLAN I COULD AFFORD...& THE PLAN IS ONLY A BRONZE PLAN WITH A HIGH DEDUCTIBLE! MY HUSBAND IS DISABLED, & I AM FINDING IT EXTREMELY DIFFICULT AS IT IS TO PAY BILLS, AS HE IS UNABLE TO WORK, & I CANNOT WORK AS I AM HIS CARETAKER!

I JUST BECAME A MEMBER THIS PAST OCT. 2014, SO I CANNOT BELIEVE ALREADY THERE MAY BE A RATE INCREASE! AGAIN, IT TOOK LONG TEDIOUS TIME TO FINALLY TO DECIDE ON A PLAN, & I CHOSE HEALTH REP. BECAUSE IT WAS THE ONLY ONE I COULD BARELY AFFORD. AN EXTRA \$50 A MONTH WILL DEFINITELY BE A BURDEN!

YOU CAN REPLY TO ME VIA EMAIL [REDACTED]

THANK YOU.
[REDACTED]

INSURER: FREELANCERS/HEALTH REPUBLIC
PLAN: ESSENTIAL CARE BRONZE
TYPE: INDIVIDUAL COVERAGE
HIOS ID#: [REDACTED]



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 burdened 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,

[Redacted Signature]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/25/2014 01:36 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



SI have a Primary Select Gold plan with this insurer. i



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/25/2014 01:46 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
other



Since Obama lied to me, I lost my Doctor and insurance carrier in 2014. I then contracted with this insurance carrier for my health care needs at a 300% increase over my old plan. Now that they have us herded like sheep to slaughter, they think they have carte blanche to be a good old liberal and milk us for a rate increase by almost 20% for 2015. I know New York State has been mostly run by liberal morons for years so they will go along to get along, spurn what made America great (at one time), and follow the progressive mantra that is killing us from within. That being said, maybe you will take into account all that is occurred and find some common sense your Grand Parents had, and just say NO to this insane rate increase request.



rate change proposal

to: premiumrateincreases
Cc: [REDACTED]

06/25/2014 01:57 PM

Re: HIOS # [REDACTED]

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]

[REDACTED]



Rate Increase

Sent by: [redacted] to: premiumrateincreases

06/25/2014 02:03 PM

Please respond to [redacted]

Well, that was one fun year of somewhat reasonable insurance costs. And so it begins. I saw this con back in 2001 when I first purchased health insurance and I'm not going through it again.

One hundred dollar rate increase on a \$450 policy is almost a 25 percent hike. I thought this market place was designed to prevent us from annual rate increase rape like this.

Do not approve this ridiculous rate hike and make them drop out of the marketplace if they can't keep their price increases in line with inflation. Apparently you are our only line of defense.

Next year it will be 25% again, and again...

Our band of merry opportunists is:

Freelancers Health Services Corp AKA Heath Republic Insurance of NY

Essentail Care Bronze

Individual Coverage

HIOS [redacted]

[redacted]

--

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

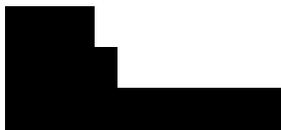
[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/25/2014 02:21 PM

Freelancers Health
Service Corporation
DBA Health
Republic Insurance
of New York
individual
hmo



Well, that was one fun year of somewhat reasonable insurance costs. And so it begins. I saw this con back in 2001 when I first purchased health insurance and I'm not going through it again. One hundred dollar rate increase on a \$450 policy is almost a 25 percent hike. I thought this market place was designed to prevent us from annual rate increase rape like this. Do not approve this ridiculous rate hike and make them drop out of the marketplace if they can't keep their price increases in line with inflation. Apparently you are our only line of defense. Next year it will be 25% again,

and again... Our band
of merry
opportunists is:
Freelancers Health
Services Corp AKA
Heath Republic
Insurance of NY
Essentail Care
Bronze Individual
Coverage



Premiums going up

to: premiumrateincreases,

06/25/2014 02:26 PM

[REDACTED]

Insurer: Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
Plan: Primary Select Gold
Policy type: Individual
ID #: [REDACTED]

To Whom This May Concern,

I am writing to you due to a letter I received in the mail June 24th, dated June 18th, regarding that a claim has been filed to increase premium rates. My rate alone as of now is \$438.34 and would be increased to \$510.76. This increase is absolutely preposterous as I can barely afford what I have to pay now. I thought insurance changes were supposed to benefit the American people not throw them further into debt. I see no reason why these rates need to be increased due to the fact that all insurance companies are now bringing in over billions of dollars, since every tax paying citizen is required to have health insurance. I switched to this insurance company due to the fact it was cheaper and could save me money and instead that has changed. I find that the American tax paying citizen is being screwed by both the insurance companies and the government. You are obviously only out to benefit yourselves and don't give a damn about the people. We the people are in a lose lose situation in the aspect that we either pay the outrageous prices of premiums or have no insurance and get penalized by the government. How is that fair to any of the common citizens who break their backs to make a paycheck, only to be robbed from insurance companies and the government? I strongly urge you to reconsider the issue at hand and actually consider the people who are being affected by your choices.

Sincerely,

[REDACTED]



Proposed rate increase

to: premiumrateincreases
Cc: [REDACTED]

06/25/2014 02:39 PM

To whom it may concern

I recently joined Health Republic (less than 6 months ago) Have not seen one doctor, nor has anyone in my family as of yet.

On June 18th, I receive a letter for a proposed rate increase. Obviously I am not pleased and very disappointed with this increase. I havent even been a member for a year, and seen any doctors, or filed any claims, and my rates have gone up!

When I called to question, someone stated to me, you didnt want to give the increase but your competitors requested because you are the lowest on east coast???? First, no one other than the government should tell you how you should/could run your business- this is America! Second, someone has to be the cheapest, and most expensive...

To say I am upset, disappointed is putting it mildly. Once you raise these rates, what is going to stop you current policy holders from leaving?

My proposed rate increase is \$1245.88 vs \$1103.36 which equates to \$142.52 per month or \$1710.24 per year. A pretty large and unfair increase. Also, at least give me a year or so at the current level.

Not sure what else you are looking for in this email, but as you can tell, I am NOT pleased with the proposed increase and the amount

[REDACTED] Freelancers Health Service corp d/b/a/ HEALTH Republic Insurance of NY
My plan is Primary Select Silver
I have 4 individuals under my plan
My HIOS ID # [REDACTED]
My member ID # [REDACTED]



Proposed 2015 Health Insurance Rates - Health Republic

to: premiumrateincreases

06/25/2014 02:40 PM

I would like DFS to know that I oppose the rate increase request proposed by Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York.

When Health Republic entered the market they expected to get a small percentage of the total business. In spite of a deliberate effort by Excellus BCBS to discredit Health Republic and the NY State of Health Exchange as a whole, Health Republic enrolled significantly more clients than expected. This jump in enrollment made them the second largest health insurer in the area. With that broadening of the base, the size of the risk pool dramatically increased, which would have resulted in lower overall risk for the company. I would have expected a decrease in premium rather than an increase. The fact that they are 54% lower than the closest competitor is irrelevant.

The 5.2% increase proposed is unjustified.

Thank you

[Redacted signature block]

I am a policy holder at the Primary Select Gold level and have individual coverage along with my wife. Our HIOS Identification number is [Redacted]



Rate increases 2015

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

06/25/2014 04:40 PM

My name is [REDACTED] I am insured with the Freelancers Health Services Corporation [REDACTED] public Insurance of New York under the EssentialC [REDACTED] an with the individual coverage policy. My HIOS id number is [REDACTED]

I just received the letter about our rate increases. My comment on the rate increases for 2015 is very similar to others I'm sure: Health insurance is something no person should be denied and it is ridiculously expensive as it is. I was happy to find a plan that was barely affordable. With the rates will be increasing I'm not sure what will happen, but I will definitely be looking into other options.

[REDACTED]

[REDACTED]



rate increase comment

to: premiumrateincreases
Cc: [REDACTED]

06/25/2014 10:46 PM

To Whom It May Concern,

I am writing in regard to the Notice of Proposed Premium Rate Change I received, dated June 18, 2014. I am a member of Health Republic since February 1st, 2014 and chose this plan due to the fair rate. I am very disappointed to see the request for a rate increase only a few months into this plan. It suggests a reduced rate to draw people in, and then increase the rate after they receive their numbers, hoping people won't go elsewhere. What should members expect the following year? I am sure members will be wise and move on. This is a very unfair and I am requesting that the Dept. of Financial Services not approve this increase.

Thank you,

[REDACTED]

Insurer: Freelancers Health Services Corp. d/b/a Health Republic Insurance of New York
Plan Name: Essential Care Platinum
Policy Type: Individual
HIOS ID [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/26/2014 12:07 AM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York
individual
epo



Today I received notification by mail (dated June 18, 2014) that my insurance company is seeking what I consider to be an outrageous and unfair increase for 2015! The amount by which my premium will increase is \$72.42/month, from \$438.34 to \$510.76. Previously I was covered by the Healthy NY program which I loved, where I could at least see "my" doctor and had reasonable coverage. When my Healthy NY plan ended I was paying \$490/mo and although that was slightly more than I could really afford I did buy it. Then I was forced to change plans, exerting far too much effort in just selecting a new plan that I could afford and that only met some of my needs by the December 2013 deadline. After six months I have changed doctors twice and have finally found a doctor that's acceptable, but now with such an increase I will be forced to start all over with both insurance companies and doctors. It leads me to just give up and go uninsured, this can't be how the ACA was meant to function, it's chaos and counterproductive toward allowing average people the ability to afford health insurance. In one year to get such a large increase, what's the point?



Comment Period on

[REDACTED] to: premiumrateincreases
Cc: [REDACTED]

06/26/2014 02:16 AM

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 - [REDACTED]

--

[REDACTED]

[REDACTED]

[REDACTED]



Health Republic NY proposed rate increas

to: premiumrateincreases@dfs.ny.gov

06/26/2014 06:00 AM

Please respond to [REDACTED]

Dear NYS Department of Financial Services:

We my husband and I are with Freelancers Health Services Corporation, DBA Health Republic Insurance of New York; Essential Care Silver; Individual coverage; HIOS ID Number [REDACTED]

I'm disabled and my husband was out of work when we finally got through the sign up process we are receiving assistance from the government to help cover our premium. Our cards never showed up until February all though we made our payments on time every month, and now paying extra each month because the rate we were given did not stand after my husband went back to work after being on Unemployment Insurance from March to December of 2013, even when a representative said they would not.

Since then my husband and I have been to see our primary care physician a few times and I a specialist. We both have had blood work ups. I am on several medications many are covered by workman's comp.

Since the beginning we have accumulated over \$800.00 in charges the plan has not covered because the deductible, even on the Silver plan was set so high as to be impossible to keep up with. I'm not sure what the plan is paying but they are not paying our bills. To ask for an increase for something that does little or nothing is a slap in the face. We should have just put the money in the bank and paid the bills on our own. Go ahead raise the rate I'm sure we can go without something to pay more for nothing, we pay over \$900 a month in rent, over \$125 for gas and electric, \$75 for telephone, not to mention the price of gasoline to get back and forth to work, \$100 a month just to watch basic cable. The price of food is going up all the time and my husbands wages are not!

We pay \$200 a month now which is above the normal rate because we are paying down the additional increase when my husband went back to work which your representative assured us was not going to increase even when we insisted it would. So, I ask you how much are you willing to charge us for essentially nothing. It is now the end of June and you haven't covered anything we can see, all the bills come back to us unpaid because we haven't satisfied the deductible and at the rate we are going probably never will which will mean we will have paid out \$2400 for two plastic cards and a stack of bills.

Thanks for nothing. [REDACTED]



premium increases

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

06/26/2014 09:40 AM

Please respond to ██████████

To Whom this issue may concern,

Insurer: Freelancers health services corporation d/b/a Heath republic Insurance of New York

Plan: Primary Select Silver

Type: Individual

HIOS #: ██████████

My name is ██████████. I'm a recently enrolled member of this insurance plan (BY FORCE). I'm a young, healthy individual with a few Per Diem jobs in the medical imaging field. I also have debilitating student loan debt (which NY State declines to participate in the Obama proposed student loan forgiveness program). I can't afford much to pay for much else besides what is already on my plate. NOW, add the somehow constitutional and mandatory health insurance coverage I must pay for out of pocket... It's too much! One month into being an obligated member, I get a letter stating, "my premium will be going up \$45 a month." I feel like I've been scammed from the beginning. (Lure people to sign up for cheap and immediately raise the premium on them).

Since being a member I had to research where I'd be able to use this insurance in the proximity to where I live (██████████). I've looked on the insurer's website to see what facilities are in the network that I could go to if I were in need of urgent medical assistance, and the result is, there aren't any in ██████████. My only option is to go to the Emergency Room for a \$250 copay.

I'm healthy and I don't have any medical complications, besides seasonal allergies (which is taken care of with over-the-counter medications). I don't see the rationale for me to pay more than \$85 a month for awful health insurance coverage I can't even use in my county of residence..

Honestly, I ask you to answer, What am I paying for? Why am I being punished for complying?

Please reconsider your raise in my premium, as for I haven't much use for this insurance coverage as it is.

Thank You

██████████
██████████
██████████