6/21/14

To Whom It May Concern:

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

[redacted]

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!! Who are they Ridding

I Can't believe the DFS
Might even consider raising
an individual 85.00/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
AFFORABLE Health
CARE!!

Awaiting
your
reply

[redacted]

June 26, 2014

NYS Dept. of Financial Services

Health Bureau – Premium Rate Change

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

RE: Freelancers Health Services

Health Republic Ins. of NY

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,

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

To Who It Concerns:

I [redacted] 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 cant give you what I dont 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-thing once a decision is reached. [redacted]

June 24, 2014

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

NYS Department of Financial Services
Health Bureau- Premium Rate Adjustments
[redacted]

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.

[redacted]

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

To Whom It May Concern. I Recently Recieved 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 Deductable 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 ~~Fall~~ Fall Under, Poor Planning Or Estimating.

I Believe It Is People Like Me You Need In The Plan 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]

POLICY: INDIVIDUAL

[redacted]

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

June 25, 2014

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

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
[redacted]

RE: Freelancers Health Services Corporation [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]

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 500.00 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!

[redacted]

[redacted]

Health republic

June 26th, 2014

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

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

[redacted]

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.

[redacted]

[redacted]

From: [redacted]
Sent:
To:
Cc:

Subject:

This came through Governor's Correspondence. Please have it reviewed and responded and copy [redacted] and me on the final correspondence.

Thank you.
[redacted]

[redacted]

*** Please Do Not Reply to this e-mail Message.***
*** Any questions regarding this correspondence should be directed to the staff person listed below as the 'Please Respond To' contact. ***

[redacted]

Date Of Correspondence: 06/23/2014
Date Received: 06/25/2014
Date Entered: 06/27/2014
Referred To: DFS
Date Referred:

Routing History:

06/27/2014 01:36 PM (Routed By --> [redacted]
This correspondence has been acknowledged and is being forwarded for further action from your agency.
Please provide a copy of response or notation of any other action recommended or taken. -- Please respond to
[redacted]

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.

From:
Sent:
To:
Cc:

Subject:

This came through Governor's Correspondence. Please have it reviewed and responded to and copy and me on the final correspondence.

Thank you.

*** Please Do Not Reply to this e-mail Message.***
*** Any questions regarding this correspondence should be directed to the staff person listed below as the 'Please Respond To' contact. ***

Date Of Correspondence: 06/25/2014
Date Received: 06/25/2014
Date Entered: 06/27/2014
Referred To: DFS
Date Referred:

Routing History:

06/27/2014 01:35 PM
This correspondence has been acknowledged and is being forwarded for further action from your agency.
Please provide a copy of response or notation of any other action recommended or taken. -- Please respond to

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.

From:
Sent:
To:
Cc:

Subject:

This came through Governor's Correspondence. Please have it reviewed and responded to and copy and me on the final correspondence.

Thank you.

*** Please Do Not Reply to this e-mail Message.***
*** Any questions regarding this correspondence should be directed to the staff person listed below as the 'Please Respond To' contact. ***

Date Of Correspondence: 06/25/2014
Date Received: 06/25/2014
Date Entered: 06/27/2014
Referred To: DFS
Date Referred:

Routing History:

06/27/2014 11:42 AM
This correspondence has been acknowledged and is being forwarded for further action from your agency. Please provide a copy of response or notation of any other action recommended or taken. -- Please respond to

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 burden 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,

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
[redacted]
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 .

[redacted] to: [redacted], 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,

[redacted]

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

[redacted] 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: [redacted]

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

[redacted] 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 [redacted] 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]

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

[redacted] to: premiumrateincreases@dfs.ny.gov 06/22/2014 06:40 PM

Subject: Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
Plan Name: Essential Care Platinum
Type of Policy: Individual
HIOS Identification Number: [redacted]

I am writing in response to a letter I received regarding a proposed rate increase to my health care premium.

It would seem to me that the affordable care act which was created to help those without medical insurance to be able to find a plan that was truly affordable now sounds like a cable company who raises its monthly plans shortly after they bring you on as a customer with a short term promo offer.

This proposed rate increase being proposed should not be approved. After all the confusion and effort it took to sign up for this plan it now sounds like a bait and switch offer you would see from a direct mail company.

If Health Republic underestimated its costs for such a plan why should the public have to pay so soon for its lack of proper administration.

Any rate increase would be a reckless decision on the part of the DFS and should consider what this means to those of us that must pay for private insurance.

Sincerely,

[redacted]

[redacted]

Premium Increase

[redacted] to: premiumrateincreases 06/22/2014 07:46 PM

Sent by: [redacted]

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

[redacted] 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]

[redacted]

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
[redacted]
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
[redacted]
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 prosed 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

[redacted] to: premiumrateincreases 06/23/2014 01:07 PM

Cc: [redacted]

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] 06/23/2014 01:25 PM

Cc: '"premiumrateincreases@dfs.ny.gov"'

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]

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

[redacted] 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 # [redacted] 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.

[redacted]

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
[redacted]
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
[redacted]
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

[redacted] 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,

[redacted]

Health Republic Insurance Primary Select Platinum
[redacted] to: premiumrateincreases@dfs.ny.gov 06/23/2014 04:00 PM
Please respond to [redacted]

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 exorbanent 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,

[redacted]

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]

comment about proposed rate change

[redacted] to: comment 06/23/2014 04:17 PM

Cc: premiumrateincreases

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 #: [redacted]

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...

[redacted]

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, decuctibles, 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
[redacted] 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.
[redacted]
EssentialCare Gold HIOS# [redacted]
[redacted]

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
[redacted]
A 17% increase is crazy! I don't get any assistance and the increase in 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 benifit 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

[redacted] to: premiumrateincreases 06/23/2014 07:07 PM

Cc: [redacted]

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
[redacted]
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
[redacted]
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
[redacted]
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
[redacted]
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 are 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,

[redacted]

[redacted]

Rate Increases

[redacted] 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
[redacted]
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 aready 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
[redacted]
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

[redacted] 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!

[redacted]

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

[redacted] to: premiumrateincreases@dfs.ny.gov, [redacted] 06/24/2014 09:35 AM

Please respond to [redacted]

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

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 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 09:54 AM

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

[redacted]

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
[redacted]
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

[redacted] to: premiumrateincreases 06/24/2014 12:37 PM

To Whom it may concern,

My name is [redacted], 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 [redacted]

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

[redacted]

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
[redacted]
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

[redacted] 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 high 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.

[redacted]

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
[redacted]
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

[redacted] 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]

[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
[redacted]
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

[redacted] to: [redacted] premiumrateincreases@dfs.ny.gov 06/24/2014 03:47 PM

Please respond to [redacted]

To Whom It May Concern:

My name is [redacted]. 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: [redacted]

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,

[redacted]

Rate Increase

[redacted] to: premiumrateincreases 06/24/2014 03:53 PM

Hello,

My name is [redacted]

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 #: [redacted]

Fwd: Rate Increase Comments

[redacted] 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 rare 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 women differently and they (Health Republic) has no right to decided 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 afford 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
[redacted]
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[redacted]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
[redacted]ocess.
[redacted]

Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 07:44 PM

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
[redacted]
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
[redacted]

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
[redacted]
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.

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

[redacted] to: [redacted] premiumrateincreases 06/25/2014 10:58 AM

Dear Sir or Madam,

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

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

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

Sincerely,

[redacted]

[redacted]

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

[redacted] to: [redacted] premiumrateincreases 06/25/2014 11:08 AM

Dear Sir or Madam,

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

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

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

Sincerely,

[redacted]

[redacted]

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
[redacted]
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,
[redacted]

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]

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

[redacted] 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

[redacted] to: premiumrateincreases 06/25/2014 12:28 PM

To Whom It May Concern,

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

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

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

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

Thank you,

[redacted]

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
[redacted]
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
[redacted]
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

[redacted] to: premiumrateincreases 06/25/2014 01:57 PM

Cc: [redacted]

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

[redacted] to: premiumrateincreases 06/25/2014 02:03 PM

Sent by: [redacted]

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]

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
[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

Premiums going up

[redacted] to: premiumrateincreases, [redacted] 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

[redacted] to: premiumrateincreases 06/25/2014 02:39 PM

Cc: [redacted]

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

[redacted] 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 whould 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]

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

[redacted] to: premiumrateincreases 06/25/2014 10:46 PM

Cc: [redacted]

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
[redacted]
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 06/26/2014 02:16 AM
Cc: [redacted]

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

[redacted] 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
[redacted] to: premiumrateincreases@dfs.ny.gov 06/26/2014 09:40 AM
Please respond to [redacted]

To Whom this issue may concern,

Insurer: Freelancers health services corportation d/b/a Heath republic Insurance of New York
Plan: Primary Select Silver
Type: Individual
HIOS #: [redacted]

My name is [redacted]. I'm a recently enrolled member of this insurance plan (BY FORCE). Im a young, healthy individual with and 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 cant 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 Ive been scammed from the beginning. (Lure people to sign up for cheap and immediately the 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 ([redacted]). Ive 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 [redacted] 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 cant even use in my county of residence..

Honestly, I ask u 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

[redacted]