

Blue Cross Blue Shield  
of Western NY  
Request <sup>for</sup> rate increase.

JUN 25 2014

HEALTH BUREAU  
N.Y.C. OFFICE

NYS Department of Finance

as this HMO customer thanks to my  
employer. I am against absolutely any  
rate increase. they just increased  
my co-pays beginning of the year.

From \$10-20-40 to \$20-30-50%. Doctors  
from \$15 to \$30 & \$35 for specialists. I never  
had to pay for x-rays now I do.

Another rate increase is absurd.  
I work my rear end off for \$9.00 per hour.  
How does somebody like me at poverty level  
can pay even more? "I can't."

No rate increase for greedy HMO's.  
I am one fortunate one not to have  
lost my coverage but had to pay more  
for services as I stated thanks to  
Alibama Care. What happened to affordable?



**BCBS proposed premium rate increase**

██████████ to: premiumrateincreases

06/19/2014 04:03 PM

My husband and I are both self-employed. He is a masonry contractor and I am a one-woman ad agency. Until Obamacare, we had affordable BC&BS of WNY insurance thru our Findley Lake, NY Chamber of Commerce. That program covered everything we needed—my husband was able to go to his kidney specialist in Erie, PA and get his monthly bloodwork done at the location closest to us which is also in PA—in the town of North East. That coverage went away with Obamacare. We now have a BC&BS of WNY plan (Platinum Standard 49526NY0450035) which is more expensive and which denies coverage for both of those things.

Please do not agree to the proposed 5.5% rate increase.

Thank you.

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

06/25/2014 12:31 PM

HealthNow New York Incorporated  
group  
hmo

[REDACTED]

I received a letter from Blue Cross and Blue Shield of Western NY saying they are requesting a rate increase on my insurance premium. I hope DFS denies the rate increase on the grounds that my rates would increase while my Rx cover decreases on some of my medications. This to me would be a double increase. With the premium rates in NY being some of the highest in the country I feel this increase is not only unwarranted but unjustified. We need to stand up to the large over paid insurance executives and let them know it's time for THEM to cut back! These folks seem to live in a dream land where cost does not matter to them. I trust DFS will do the right thing and DENY this rate increase!