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

NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments

Re: BlueCross BlueShield Proposed Premium Rate Change

To Whom It May Concern:

I am submitting my comments in regards to the proposed rate change. I have been insured with BlueCross BlueShield since my wife retired in 2011, and I had to secure individual coverage. In 2012 my monthly premium was $290.11, in 2013 it was $333.50, and in 2014 (the Affordable Care Act) it is $512.89. My current policy has a very high deductible compared to my previous policies, and so the out of pocket expense for medical care has increased as well. I am not in support of the 3.9% increase.

My insurer is BlueCross Blue Shield of Western New York; my plan is Gold Standard , it is individual coverage.

Sincerely,