Independent Healths proposed rate change
[redacted]
to:
PremiumRateIncreases
07/01/2014 08:40 AM
Hide Details
From: [redacted]
To: <PremiumRateIncreases@dfs.ny.gov>,
Please respond to [redacted]
History: This message has been replied to.

My wife and I currently are insured by Independent Health Benefits Corporation. The plan name is Independent Health's FlexFit Platinum Fitness. We have individual coverage that has been costing us a monthly premium of $1187.48. Our HIOS indentification number is [redacted]

We decided to stay with IH when we researched the plans last fall, because we have use IH for years. We were very upset with the price per month, which ranged from $753 and up. No matter which plan you look at you end up either paying high deductibles over the year if you use, or pay it monthly.

Anyway, I had to alter my income payout from my IRA to cover this cost , which puts us in a monthly bind. I expect at the end of the year after my taxes are done, to recoup some, but this new healthcare plan is depleting funds way to fast.

Anyway, I do not agree with the proposed increase that Independent Health is requesting. I thought it should go down, because it's way to expensive now.

Thanks,
[redacted]

RECEIVED

JUN 25 2014

HEALTH BUREAU
N.Y.C. OFFICE

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

Dear Sir or Madam:

I recently received the proposed rate change from Independent Health. Please do not approve the proposed rate change. It is too much to pay for health insurance. I find it difficult financially that the rate continues to increase each year.

My insurer is: Independent Health Benefits Corporation
The name of my plan is: Independent Health's FlexFit Platinum Nutrition

Sincerely,

June 25, 2014

RECEIVED

JUN 27 2014

HEALTH BUREAU
N.Y.C. OFFICE

Independent Health Servicing Department
Attn: Proposed Rate
Independent Health
[redacted]

To Whom This Concerns:
I have taken this time to respond to the recent letter from your Department regarding the 5.56% premium increase for 2015 to my policy. I truly would like to know the real reason behind this request, because for the past 7 years the policy I have have increased as follows:2009 increase of $13.83, 2010 increase $30.08, 2011 increase $37.23, 2012 increase $32.39, 2013 increase $24.94 and this year's increase of $60.04.
I am a healthy 62 old women who has taken pride in my physical wellbeing. I don't smoke, drink, had no major surgery, on one medication, see my Primary Physician, OBGYN, and Vision once a year, shouldn't that warrant some reward.
I'm paying for "my" health insurance why must I be subjected to pay for those that should be required to supply themselves with sufficient coverage. These yearly increases should be applied to those that require the extra services. I am disappointed in this increase of $28.53 ($342.36 for the year) and would appreciate some real consideration to this 5.56% increase.
Thank you for your attention.

Sincerely, [redacted]

Customer Concern for DFS

[redacted] to: PremiumRateIncreases 06/16/2014 11:27 AM

Hello...To Whom it May Concern,

Hi. My name is [redacted] I am currently an Independent Healthcare insurance customer. I currently am enrolled in the Standard Catastrophic plan under the Independent Health Benefits Corporation and that I am individual paying for coverage. My identification number is 18029NY1290001-01. I would like to know why this change is occuring, if this plan is one of the cheaper plans and what specific coverage this plan will hold in the year of 2015. Also, what are the other plans that you can offer for individual coverage at any cheaper rates. Thank you.

health ins premium increase ?

Complete Testing Services Inc to: PremiumRateincreases 06/16/2014 12:13 PM

To Whom This May Concern:

I am a single woman, small business owner and struggling to make ends meet. Business owners know, that owning a business only means i own my own job. Please - My insurance premium went from $408 + last year to $513+ this year and now Independent Health wants ANOTHER increase ?
This proposed request will increase to $541+.

Seriously ? Coverage has decreased, co-payment requirements and prescriptions have increased and hospitalizations have gone through the roof.....I may be better off giving up my insurance altogether and taking the risks.
As a business owner, I am unable to get coverage from Healthy NY, and the costs for COBRA are exorbitant....YOU are allowing the Insurance Companies to price us right out of the market. Am certain I am not the only person facing this challenge - how sad it is for Americans to have to choose between Health Coverage and paying our bills.

for considering an increase !

[redacted]

--
I predict future happiness for Americans if they can
prevent government from wasting the labors of the people
under the pretense of taking care of them.
Thomas Jefferson

Independent Health Benefits Corporationproposed rate increase

[redacted] to: PremiumRateIncreases 06/16/2014 02:40 PM

To whom it may concern:

I am writing due to my concern over the incessant and never-ending rate increase requests by health insurance carriers generally and Independent Health particularly.

I am a long time IHA subscriber. My plan name is Independent Health's Flex Fit Platinum and I have small group coverage. My HIOS ID number is 18029NY1170040-00.

If their proposed rate increase of 5.56% on its flex fit plan as administered by the Trustees: Erie County Bar Association is approved I will then be paying more for health care insurance than I do for my mortgage. Further I will then be paying more for health insurance than I made as a first year attorney when I began the practice of law. In short something is completely out-of-whack!

I would respectfully ask that DFS disallow the proposed rate increase.

Thank you for your consideration.

Prposed Rate Increases
[redacted] to: PremiumRateIncreases@dfs.ny.gov 06/16/2014 04:21 PM
Please respond to [redacted]

To whom It May Concern,

Our company just received notification that Independent Health is filing a request with the NYS DSF for a rate increase in 2015. I am strongly opposed to any further increases. The cost of health care is just not affordable for employers. We were under the impression that with the Obama Care, health insurance would become more affordable. Our costs have never gone down and are now threatening to increase again. With these increases come more restrictions for doctors and patients. Pharmaceutical costs seem to be one of the areas that continues to drive up our costs but never seems to be targeted as being responsible. You need to start making the appropriate people accountable instead of constantly pushing off increased premiums on employers and all who are required to have health insurance. I would like to know what is being planned to stop rates from increasing at alarming rates.

[redacted]

Notice of 2015 proposed premium rate change

[redacted] to: premiumrateincreases 06/17/2014 07:14 PM

Hello,

HIOS ID No-18029NY1290001-01

This mail is in regards to a letter i received from my health insurance provider Independent health proposed premium rate change for 2015. I am currently paying $198.66 as a premium for the catastrophic plan and the proposed increase makes it to $220.95 which is somewhat makes me think. It is not the case that I can't afford it but for the income and the expenses i am having these small changes makes me not to save a single penny out of my salary. I am not a poor guy but i am a middle class men. I even feel $198.66 is way more for me as i had never visited any doctor during my 6+ yrs of stay in the United states. Only after making the health insurance mandatory by introducing ACA i have to visit a doctor for multiple reasons. This is something like as if i have the health insurance so i need to have some problem. I would sincerely request you to think about this premium rate change before it gets approved.

It is getting quite difficult to manage the things within the budget for the income we are getting and I appreciate your help in helping people to afford the things.

--

Thanks&Regards,

[redacted]

Rate Increase

[redacted] to: premiumrateincreases 06/18/2014 01:00 PM

Hello:

I am writing to say that I am totally against a rate increase for my plan. I already pay $7,328.04, and I am in excellent health. The increase would go to $7,727.40 which is amost a $400 increase. The following is my information:

1) The name of my insurer is Independent Health Benefits Corporation
2) The name of my plan is Independent Health's Standard Platinum
3) I have individual coverage
4) My HIOS identification number is **18029NY1180001-01**

Thank you for your consideration to my letter.

Sincerely,
[redacted]

Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/19/2014 01:09 PM

Empire HealthChoice Assurance, Inc
group
hmo
[redacted]
We have Independent Health iDirect Gold thru my husbands employer and I have to say we feel like we are being raped. Over the years the rates have gone up and up, but we get nothing in return, the services stay the same, and we don't even get to see our/or a real dr anymore if we go to the ER. We plan on going without insurance and taking a "risk" because it will be cheaper to pay out of pocket than the montly premium. We feel Obama care sucks and ten years ago things were not like this. It has gotten so out of hand and overpriced because we let it. If more people took and stand and refused insurance, maybe things would change. We feel we are being frauded against as people trying to make a living. We refuse the increase and will soon drop health insurance all together and so will alot of other people. The DFS and everyone else should be ashamed of themselves, the reasons why are a bunch of BS The real reasons are because both the Dr's and Insurance company's stand to loose money if people don't pay and they are greedy, bottom line. It has nothing to do with the reasons listed, but we REFUSE to pay any more money, we are paying too much now as is. Please help stop this robbery from hardworking americans. Maybe we should all move to Canada and get free insurance!!! the thought has crossed our minds.

Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/21/2014 08:48 AM

Independent Health Benefits Corporation
group
other
[redacted]
PLEASE do not raise the rates again. My plan will go up ANOTHER $100/month. It's now $1463.19 and it will go to $1544.50, that's $18534. That's Eighteen THOUSAND dollars a year and that's the discounted rate!!!! On 31 December 2014 the minimum wage in NY will be $8.75 according to NY DOL web page, so at $8.75/hr*40hr./week*52 weeks = $18,200. IF I got my full salary WITHOUT any taxes taken out I still could NOT pay the basic rate of $18,534. Healthcare is out of control and all parties need to get together and come up with a plan that is affordable. I THOUGHT our premiums were to go down after the Affordable Care Act? So, far they just keep going up. I would like to know what the salaries of Independent Health senior staff make, what kind of houses they live in, what kind of cars they drive and what clubs they belong to! This increase and the current rates are insane. Thanks for your time. [redacted]

Independent Health rate increase request .

[redacted] to: PremiumRateIncreases 06/23/2014 05:57 PM

Independent Health Benefits Corporation
Independent Health FlexFit Platinum
small group coverage
HIOS ID# 18029NY1170040-00

I encourage you to deny a rate increase to Independent Health, as they have requested. Healthcare is a primary expense of my business and healthcare should not be a for profit industry.
Interesting to note that the letter I received from Independent Health related to this request states "After DFS approves the final premium rate...." Looks to me as if they already have the increase in the bag.
Please do not approve their request.

comments
[redacted] to: PremiumRateIncreases 06/25/2014 09:47 PM

Gentlemen:

I am covered by Independent Health Benefits Corporation. It is Independent Health's FlexFit Platinum Fitness plan. I have individual coverage

and the HIOS identification number is 18029NY1180021-01.

Prior to the Affordable Care Act my "equivalent" plan (2013) cost me $483.52 per month with eye exam and eyeglass coverage. With the new plan under the ACA, no eye exam and no eye glass coverage, the plan cost me $593.74 per month, a monthly increase of $110.22. My thinking was all for the greater good so everyone could have access to decent coverage.

Now the proposed monthly premium for 2015, pending your approval will be $618.25. Another increase for me of $24.51.

Please guarantee fairness to NYS consumers by supervising these companies diligently. There needs to be, correct-fair-appropriate "synergy" between health insurers and the people they serve.

I believe the Affordable Care Act should be just that: affordable without being excessively profitable for providers and insurance carriers.

Thank you for taking the time to read and consider my comments and thank you for protecting the people of New York State.

Sincerely,
[redacted]