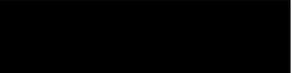


June 26, 2014

NYS Department of Financial Services  
Health Bureau-Premium Rate Adjustments  


RECEIVED  
JUN 30 2014  
HEALTH BUREAU  
N.Y. SERVICE

Attention: The Person Who Makes The Decisions

Dear sir/madam;

I have attached a copy of a recent letter from MVP Health Plan, Inc.

The letter made me ill.

 and the other public servants pushed through this system of health care. The entire topic was affordable health care which would remain affordable for everyone.

This letter threatens to change affordable health care to unaffordable health care.

I am completely against raising premiums.

I am completely against lowering the amount and the quality of coverage.

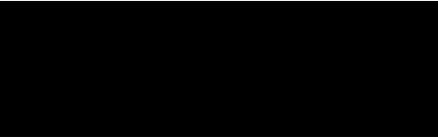
Our public servants will not suffer from higher premiums or less quality coverage . They are exempt. That is unfair.

Do not approve a rate change unless it is for fantastic health care coverage for LESS money.



Please be fair.

Thank you



[REDACTED]

June 23, 2014

NYS Dept of Financial Services  
Health Bureau – Premium Rate Adjustments

[REDACTED]

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

Dear DFS,

My insurer is MVP Health Plan, Inc. [REDACTED]

I am outraged at MVP's proposed rate increase of 17.02%. I am outraged not only at the amount, but also at the nonchalant tone of their letter which I received today.

When I signed-up for healthcare through the NY State of Health website, I was thrilled that I would never have to shop for healthcare again. With this whopping rate increase, I will have to compare rates and plans all over again, just one year after signing-up.

MVP claims they didn't have sufficient information to properly price their plans, and under-estimated the cost of healthcare in New York. That's funny, since MVP has been providing healthcare in New York State for many years! I had insurance with MVP for several years through my association with a local Chamber of Commerce. It's disingenuous for MVP to claim they didn't know how to price these plans.

To me, this situation is just a form of "bait and switch". MVP offered an affordably-priced plan, probably knowing full well they intended to hike rates later in the year.

[REDACTED]

Sincerely,

[REDACTED]

June 26, 2014

NYS Department of Financial Services  
Health Bureau – Premium Rate Adjustments

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

To Whom It May Concern:

This letter is to ask the NYS Department of Financial Services to disapprove the requested rate change by MVP Health Plan, Inc., which has filed for a one-year premium increase of 17.03%.

State regulatory authorities must vigorously protect consumers from predatory pricing by commercial health insurance companies. This level of price increase is unjustifiable.

As expected, MVP is attempting to construct a rationale for higher prices by citing exogenous factors that are beyond their control. At the same time, its CEO retired last year with pay of \$3.3M. Public servants and citizens alike cannot allow rate increases to occur when this kind of banditry is occurring. Other top executives are similarly receiving inflated compensation at the expense of their customers.

A health plan is expected to negotiate lower rates for its customers, and MVP has categorically failed in this objective. Filing for a 17% rate increase suggests that their business model is shaky. Few companies can pass along price increases of this magnitude unless there is something seriously wrong with how they face their market – or because they are being protected by state agencies.

Why should MVP customers be subsidizing its failures?

Privatized health financing does not serve New Yorkers well. In addition to disapproving the current rate change request, MVP should be shut down in New York State and replaced with publicly-financed health insurance. This model has been proven to incur lower administrative costs (e.g., Medicare) and better rates. If Vermont can move toward a single payer model, it can happen in New York as well.

American health care costs twice as much, on average, as other industrialized nations, and yet outcomes are poorer. The extortionate premiums of companies like MVP, which only serve to fatten the purses of its managers, are a big reason for this crisis. Act now to disapprove their requested rate change.

Sincerely,

[Redacted signature]

[Redacted signature block]



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

To whom it may concern:

I received your letter stating that my premium rates will change in 2015.

Please don't, I disapprove for the rate change, I can't afford more what I'm paying now.

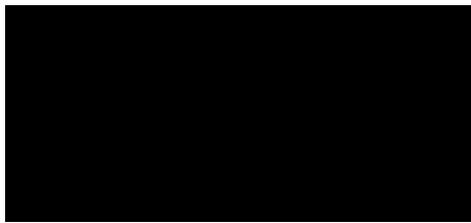
my insurer is MVP Health Plan, Inc. the name of [redacted] I'm an individual coverage.



Please send me [redacted] for financial assistance.

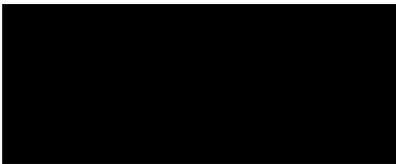
Thank you





June 27, 2014

NYS Department of Financial Services  
Health Bureau-Premium Rate Adjustments

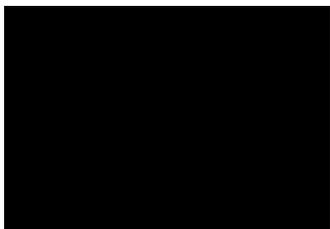


RECEIVED  
JUN 30 2014  
HEALTH BUREAU  
N.Y.C. OFFICE

Gentlemen:

Regarding the proposed rate increase of 22.48%. I hope that MVP has provided you with more information than "expected pricing corrections". Their letter of June 18, 2014 indicated that more information was available on their website. The information on their website was for last years' increase. I made a request for more information on their website but they have not yet responded. I have seen them expended funds for administrative purposes, mailing out membership cards, monthly bills and rate increase requests but under the terms of the plan I do not foresee them expending anything for actual health care. A 22.48% increase is quite substantial and deserves more that we expect costs to increase.

Sincerely,



6/26/14

From: [REDACTED]

RECEIVED

JUN 30 2014

HEALTH BUREAU  
N.Y.C. OFFICE

TO: NYS Dept. of Financial Services  
Health Bureau - Premium Rate Adjustments

PLEASE do not approve any  
rate increase for individual payers.  
I am self employed, have individual  
coverage with MVP Health Plan Inc.,  
Non standard Silver 1 plan. My  
[REDACTED]

with Health Care Reform of Last  
year I am just able to ~~(~~cover~~)~~  
continue paying \$314 per month. A  
22% increase will make coverage unaffordable.  
Please don't allow this.  
[REDACTED]

P.S. your "submit a comment" on your website  
did not work.

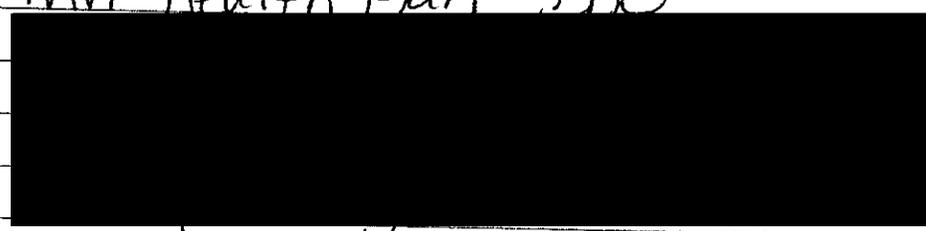
RECEIVED

JUN 26 2014

HEALTH BUREAU  
N.Y.C. OFFICE

June 23, 2014

Re: MVP Health Plan Inc



Tracy Tadaro-off?

In receiving the proposed Premium rate change notification I am writing to say this 25.1% rate increase is nothing short of extortion. An increase in this amount is in excess.

The affordable care act is not so. We already pay a lot of money for a plan that is very poor. You are asking for more money for a plan with a 9,500.00 deductible already.

This is not something a low-end middle income family can keep paying. You are forcing us to drop out + pay a fine to the federal government and jeopardize our health care which is poor already.

Sincerely



23 June 2014

NYS Department of Financial Services  
Health Bureau – Premium Rate Adjustments

RECEIVED

JUN 26 2014

HEALTH BUREAU  
N.Y.C. OFFICE

Re:

Dear Sirs,

On 20 June 2014, I received in the mail a notice of proposed premium rate change from MVP Health Care for my recently enrolled medical insurance coverage under the federal Affordable Care Act (as managed through the NY State of Health program).

The suggested rate increase of 17.79% is unconscionable! It is incredible to suggest such premium inflation only six months after coverage start!

With all the analytic tools available to the insurance industry and government, and a program targeted to uninsured/underinsured citizens, it is hard to hear from MVP so soon after program commencement that "their costs are higher than expected." Shouldn't they have known?

Truly I tell you this is perceived as an act of bad faith on the part of MVP and New York State. A classic "bait and switch" exercise.

Perhaps the premiums were set too low to entice people to join the program. Perhaps slow enrollment rates are affecting MVP revenue. Perhaps MVP's administrative costs are too high and this proposal has nothing to do with managed care costs.

Consumers would appreciate an explanation. Until such time, I urge you and my elected officials to deny this proposed rate change.

Regards,

P.S. Right now I wish I had chosen not to enroll at the deadline. A "wait and see" approach sure seems like it was the best choice. Millions of NY and US residents who chose to delay enrollment will not be amused by these tactics.

Cc:

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

June 25, 2014

Health Bureau,

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

I am in receipt of the "Notice of Proposed Premium Rate Change". MVP is requesting a 17.08% increase for 2015. The purpose of this letter is to express my objection to a rate increase of more than 2%.

The reasons given by MVP for this request are, "...rising prices for medical services and prescription drugs, rising usage of medical services and prescription drugs, advances in medical technology, new state and federal benefit coverage mandates and a generally aging insured population."

The Democrat and Chronicle reported on April 7, 2014 that retired MVP CEO made \$3.3 million in 2013 as part of his retirement package. [REDACTED] was paid a salary of \$614,000 in 2013 and additional compensation of \$268,000, which was based, according to a company statement, on the company's 2012 performance. [REDACTED] total compensation in 2013 was \$883,020". [REDACTED] I am appalled at the salaries of these employees and cannot believe that we, the rate payers, have to pay more for our insurance while MVP hands out inflated salaries.

I have long believed in a national health insurance program. I believe it would rein in the pharmaceutical companies and the cost of prescriptions, stop the ridiculous payouts that administrators receive and bring the cost down for everyone.

I began my new MVP policy in April 2014. Currently I pay \$407.00 a month for single coverage with a \$600 deductible. This rate request would increase my monthly payment by \$69.52. As of today I have paid \$1,221 for my plan and not achieved my \$600 deductible. If costs have increased in NYC, then that rate region needs to pay more.

I respectfully request that the NYS Department of Financial Services deny the 17.08% increase requested by MVP

[REDACTED]

[REDACTED]

June 23, 2014

RECEIVED  
JUN 25 2014  
HEALTH BUREAU  
N.Y.C. OFFICE

[REDACTED]

NYS Dept. of Financial Services  
Health Bureau - Premium rate adjustment  
1 State Street  
New York, NY 1004

To whom it may concern:

Enclosed find a copy of a letter from MVP Health Plan, Inc. stating they are looking for a rate increase of 25.09% in 2015.

This is **absolutely** ludicrous!!!

These people are the most incompetent, confused, uninformed people I have ever dealt with!!!

Looking for a raise in rates to make up for their short coming is crazy!!!

I signed up for this plan NY State of Health, "The Exchange".

This process went seamless, until MVP got involved, then it was all downhill.

Just the condensed version:

I was supposed to get my ID cards, etc. in 7 day, how about seven weeks!

They saw my checked had cashed but could not find any other information.

This had an HSA account, I sent in \$2,500.00, which was promptly "lost"!

Did eventually get it back in 3 + weeks.

Web site took to March 1 to be up and running.

Customer service, lack thereof!

There is more, but I sure you get the idea.

To try to "burden" the customer with a rate increase to make up for their inability, is in my opinion, ridiculous!!!

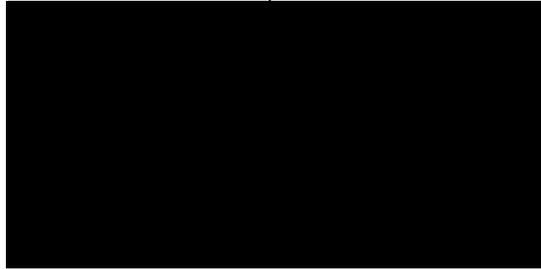
How about MVP getting their act together to work efficiently!!!

Sincerely,  
[REDACTED]

6-23-14

Hi,

MY NAME IS:



INSURER: MUP HEALTH PLAN, INC

PLAN: Non-Standard SILVER 1

INDIVIDUAL COVERAGE



RECEIVED  
JUN 25 2014  
HEALTH BUREAU  
N.Y.C. OFFICE

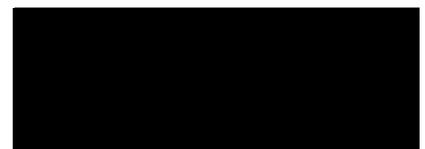
MUP is proposing a first year rate  
hike of 22.26% !!

ARE YOU KIDDING

LET'S JUST BANKRUPT THE COUNTRY  
LET'S MAKE HEALTH CARE AFFORDABLE

HOW ABOUT REASONABLE, MEASURED  
~~INCREASES~~<sup>SES</sup> INCREASES!?

NICE NEW SYSTEM  
SAME OLD ....



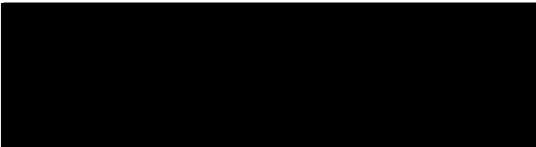


June 23, 2014

RECEIVED

JUN 20 2014

STATE OF NEW YORK  
INSURANCE OFFICE



RE: Notice of Proposed Premium Rate Change



To Whom It May Concern:

I find your ways and actions distasteful, bordering on criminal. The rate increase that you have proposed, indeed along with the entire premium, is as close to a ransom as possible without actually being a ransom.

When a true kidnapping occurs, some vile individual(s) hold onto a body with the aim of extorting some amount of money from those that love the kidnapped. The bottom line being, the person kidnapped dies unless the money is paid. Does this sound familiar? Letting somebody die because they can't or won't pay a particular sum of money?

I object to your proposal.



cc.

NYS Department of Financial Services  
Health Bureau-Premium Rate Adjustments  
1 State Street



6/26/14

Gentlemen,

Health Care Coverage Costs are out of control!  
Before "The Affordable Care Act" I had a  
\$250<sup>00</sup> deductible now under the new law  
I have a \$4,000 deductible and now  
MVP wants to raise my monthly by  
some 17.78% !!! What is happening  
Here!! I can't AFFORD The AFFORDABLE  
Please don't let them raise or I'll  
not be able to continue -

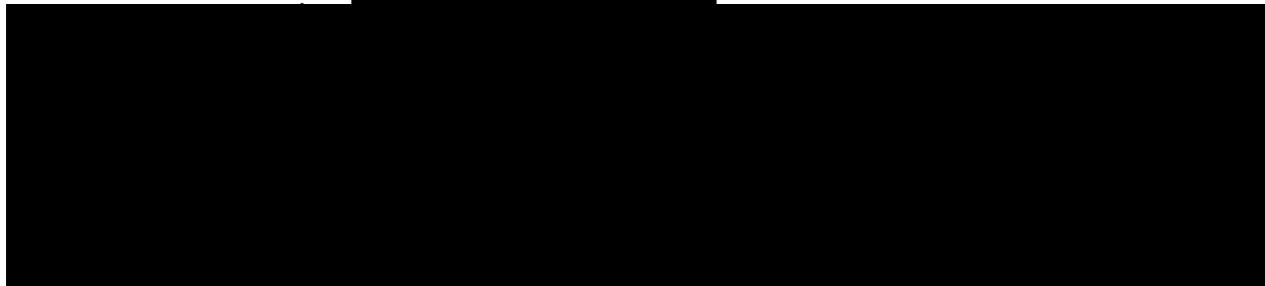
RECEIVED

JUN 30 2014

HEALTH BUREAU  
N.Y.C. OFFICE

MVP

Thank you -



RECEIVED

JUL 08 2014

July 3, 2014

HEALTH BUREAU  
NYC OFFICE

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

To Whom It May Concern:

I am writing to you regarding the proposed 25.1% MVP premium rate change. My husband and I are currently insured through MVP Health Plan, Inc. Our plan is the [REDACTED] individual coverage. Our HIOS identification number is [REDACTED].

My husband retired from Rochester Gas + Electric Corporation after 37 years of service. Initially we purchased our health care insurance through them. However, with the onset of Obamacare our plan was discontinued. The monthly premium on the offered replacement plan was \$1,000. As retirees on a fixed income we simply could not afford that. We had no choice but to purchase our own plan.

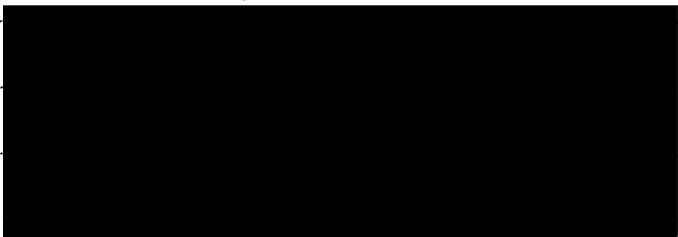
Although our current plan is extremely low level, it still has a \$500 monthly premium, the most we could afford. On top of that we must pay all medical costs out of pocket until we reach an \$8,000 deductible (\$4,000 each). We have no coverage for vision, hearing

or dental, so none of those costs even count toward the deductible. Consequently, we never go to the doctor anymore, no matter how ill we may become. We can't afford it. It is a very uncomfortable way to live. Everyone deserves affordable health care.

A 25.1% rate increase would mean we would have to pay an additional \$125 a month for the same inadequate coverage. Our budget simply won't allow that. Our only alternative would be to drop our coverage completely, joining the ranks of the uninsured. Since our current plan requires us to pay for everything ourselves on top of their \$500 monthly premium, we would probably make out better.

However, I am hopeful that you will consider people like us and disapprove this requested rate change. Caught between retirement and Medicare, trying to live on a fixed budget while the price of everything from gas to groceries zooms ever upward, we shouldn't be held hostage by the health insurance industry. Everyone else is making do with less; why not them?

Sincerely,



RECEIVED

JUL 02 2014

HEALTH BUREAU  
N.Y.C. OFFICE

June 28, 2014

NY,  
To: DFS,

The proposed rate hike of 25% (!!) is unbelievable after our being on MVP's plan for only 2 months!

1) A hike of 1/4 again the current price is a lot higher than any cost of living adjustment, ever!

- My insurer is MVP Health Plan, Inc.

- Plan name is [REDACTED]

- I have individual coverage.

- My HIOS id. # is [REDACTED]

2) Supposed review of sufficiency of current rate's ~~is~~ must not have had much data for us as we had no medical insured activity for the period!! (This is B.S.)

3) MVP should have made more intelligent determination of rates for 2014 so we could have shopped around. Saw that rate + wanted it.

(MVP) they are the ones who should absorb the ~~per~~ cost of these miscalculations, wouldn't you say?!

Please do not approve their rate change at 25.09%! Five percent is one thing, but 25% is practically predatory.

Thank you for your overseeing the insurance companies (we all know how companies can try to get away w/ things w/o any oversight.)

From: 

June 30, 14

[REDACTED]

The proposed rate hike in health insurance should not be the burden of the insured. The payments should have been calculated long before President Obama put this law into action. It is your mistake in calculation not ours. We the people have to pay for our mistakes why not the government. This has been a disaster from day one. Again, we should not have to pay for your mistake.

[REDACTED]

MVP Plan

[REDACTED]

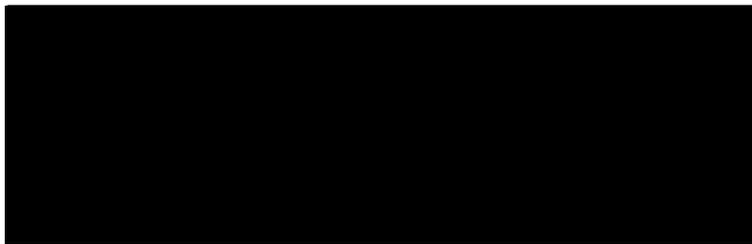
P.S. This was supposed to be affordable now it's ridiculous

RECEIVED

Individual Coverage

[REDACTED]

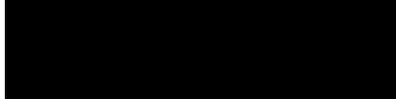
[REDACTED]



July 2, 2014

**VIA ELECTRONIC MAIL**

NYS Department of Financial Services  
Health Bureau – Premium Rate Adjustments



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

Re: **Notice of Proposed Premium Rate Change**

To Whom It May Concern:

We are in receipt of a “Notice of Proposed Premium Rate Change” wherein we have been advised of a proposed premium rate change of 25.09%.

Our employee chose this particular plan as a cost effective and financially manageable option. We are appalled by the significant financial impact this will have not only on our employee, but also on our small company.

We respectfully request that you carefully review MVP’s reasons for this drastic increase, and consider the detrimental impact that it will certainly have on us, and thousands of other participants.

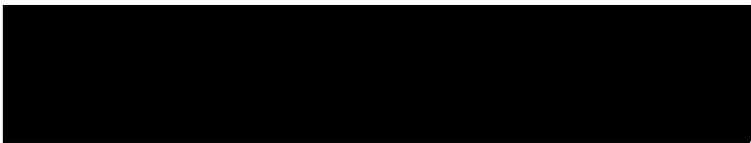
**Insurer:** MVP Health Plan, Inc.

**Plan:** 

**Coverage:** Individual

**HIOS ID:** 

Sincerely,



NYS Department of Financial Services  
Health Bureau - Premium Rate  
Adjustments

1 State Street.  
NY, NY. 10024

July 3, 2014

RECEIVED

JUL 07 2014

HEALTH BUREAU  
N.Y.C. OFFICE

To whom it may concern,

I am writing in response to a letter dated June 18, 2014 from my health carrier, MVP Health Care; informing me that they are requesting a change to my monthly premium rates. If approved, the percentage change is to be ~~22.25~~ 22.25%.

The following is my personal information.

- 1) MVP Health Plan, Inc ; insurer
- 2) [REDACTED]
- 3) Individual coverage [REDACTED]
- 4) H205 [REDACTED]

My husband collects Social Security Disability and I will work part-time at Syracuse Univ. I am afraid I will make a bit less this year than we expected. As of now, I take out some savings every month to meet the current premium, so unless the increase is much less, there is no

(2)

possible way to keep this current plan, or perhaps, insured. I understand the various considerations for these new health plans, but please be informed that it will be difficult for me to meet a new premium.

Thank you for reading this.

Sincerely,



7/4/2014

RECEIVED

JUL 07 2014

HEALTH BUREAU  
N.Y.C. OFFICE

To whom it may concern at DFS;  
[REDACTED] and I have MVP Health Plan, Inc  
as our insurer and the plan is [REDACTED]

[REDACTED] We have individual  
coverage. Our H105 identification #  
is [REDACTED]

When it became required to purchase  
insurance we were told by our tax  
preparer to state a higher income  
so that we would receive a return  
rather than having to pay in.

Our gross income being \$33,000 however  
\$60,000 places on the website form.

After applying I read opposing information  
and tried for over two months to contact  
the marketplace and petition a change.  
One time I did get through a spoke with  
a woman at NY State Health Plan, she  
attempted to make adjustments but the  
system was down. She then asked me  
to call back and I told her of the struggle  
to get through so she promised to call  
back so that we could straighten out

the problem, but I never heard back from her. So we have been paying beyond what is required of us;

You are now asking for more, 25% more. Wow

I request that <sup>you</sup> investigate what is stated above and give us a refund and make the process of communication possible.

I (we) do not live near NYC and we do not want to be lumped in with them.

So again I request no rate increase and ask for the review that should have <sup>been</sup> made in December.

Thank You for your time.

Sincerely



**To:**

**MVP Health Plan, Inc**

**RECEIVED**

**JUL 07 2014**

**HEALTH BUREAU  
N.Y.C. OFFICE**

**NYS Department of Financial Services  
Health Bureau – Premium Rate Adjustments**

**7/1/14**

**RE: Proposed MVP 25.1% Rate Increase for 2015**

**As a new individual policy owner of MVP**

**I strongly oppose the proposed rate increase for next years premium. 25.1% is a huge jump in an already high price for a high deductible premium. I will find another insurance carrier if the increase goes into effect.**

**Vivian Berry**

7/2/14

RECEIVED

JUL 07 2014

HEALTH BUREAU  
N.Y.C. OFFICE

I recently received a letter from my health carrier (MVP; [REDACTED])

[REDACTED] MVP is asking for a 22.26% increase in premium. I understand that costs go up but with inflation low, get, how can this be? I'm self-employed, not getting any increase in pay and supporting three others in my family. I just don't see how something can go up so much in a year. I do take numerous medications but in general I am in good health. I do need my medical insurance but I am fearful that I will not be able to afford it.

Sincerely,  
[REDACTED]

[REDACTED]

RECEIVED

JUL 07 2014

MVP Health Care

[REDACTED]

[REDACTED]

HEALTH BUREAU  
N.Y.C. OFFICE

July 1, 2014

**Notice of Porposed Premium Rate Change**

[REDACTED]

Dear MVP,

For the record, I protest against this outrageous proposed rate increase of 25.1%. I consider this an act against good faith. It is not believable that you would not have known the facts you are basing your decision on three months ago, when I signed up for this plan. Or is a 25% increase p.a. your normal course of action?

Sincerely,

[REDACTED]

[REDACTED]



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

06/20/2014 01:05 PM

MVP Health Plan, Inc.

individual

other



i cannot believe that they want to raise my rate 25%!!!!!! the rate increases are INSANE!!!! do not grant this rate increase!!!!!!



**Please do not increase premium rates .**

to: premiumrateincreases

06/20/2014 01:26 PM

Good afternoon,

I just received a letter from our health insurance provider, MVP Health Plan, Inc. (My plan is the Standard Bronze and my HIOS identification number is [REDACTED] have individual coverage) indicating that they are seeking a rate increase of 22.48%.

I already work 2 jobs in order to pay all my bills conscientiously. Please do not raise the rates on my "affordable" health care because I will not be able to afford it.

Thank you.

Regards,

[REDACTED]

[REDACTED]



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

06/20/2014 03:38 PM

MVP Health Plan, Inc.

individual

other



MVP has requested an increase of 25.1%- that is an increase on my premium of over 60 dollars and that is just unacceptable- incomes have not risen to keep up with that kind of increase- this would increase my premium to over \$3000 per year for a healthy individual who has yet to file a claim with MVP- has followed the rules, has health care because it is the responsible thing to do- this kind of increase makes health care an extravagance not a necessity- and will force choices from a place of financial burden- MVP has been doing business in the Rochester area long enough to have made an informed policy rate- and I chose them based solely on that rate- if NYS approves this increase will there be other lower cost options made available for the consumer who can't afford this hike?



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

06/20/2014 04:09 PM

MVP Health Plan, Inc.

individual

other



The proposed increase of 23.39% seems excessive. I chose this plan precisely because I need to keep my insurance premium low and this would increase the premium to a level where I could probably join a 'Big Name' insurer for the same amount. Very disappointing if this goes through.



**MVP rate increase request**

██████████ to: premiumrateincreases

06/20/2014 06:36 PM

Hello, I am an MVP subscriber from ██████████ I just received a letter from MVP stating they are requesting a rate increase that will increase my premium by 25%. The stated reason for needing the rate increase was costs rising in New York City. If that is the justification then raise the rates for the down state areas. No data any where is suggesting a 25% inflation rate or even specific products that are expected to experience a 25% increase which makes the MVP request sound ridiculous.

Please ask MVP to recalculate and come back with a reasonable rate increase request.

██████████



**Rate Increase**

to: premiumrateincreases@dfs.ny.gov

06/21/2014 03:08 PM

Hello,

I am a NYS Market Place Insurance Purchaser. I do not think that MVP should be raising its rates by 22.25%. Considering that it will be attempting to raise its rate each year, the amount of 22.25% is too much to be sustainable. According to local news outlets the demographic of healthy and young people as well as older and sicker people who have signed up for health insurance in the US is balanced, thus making it financially viable for insurance companies. I think MVP is just trying to make more money, without consideration for the burden of cost on the consumer.

If MVP is able to raise its rates it will compound another problem with MVP's health insurance. And this problem is that MVP's insurance is not Health Savings Account Applicable even though its deductible exceeds the 1250 per year limit for an HSA according to the law. Candidates who have their insurance and pay a deductible as high as 2000\$ or more do not qualify for a Health Savings Account (An HSA is a tax-advantaged medical savings account). It its unfair that MVP should further increase its rates and still somehow avoid being HSA allowed. For my income personally it is a burden. I am self employed and pay 25% of what I make to taxes, plus I have to pay up to 6,000 dollars(total) in insurance to MVP without the benefit of an HSA.

If you decide to allow them to raise their rates, than make them HSA applicable.

I am currently covered by medicaid due to temporary illness. When I am well I will choose the plain indicated below plan again, which was my plan until May. Incidentally my health care was not covered by MVP because they have no lyme-literate MD's who take their insurance in NYS. Same with medicaid, so I when I had MVP I paid my premiums, paid my deductible and then paid out of pocket for the treatment of my lymes disease as well. Raising rates makes situations like mine ever more precarious.

My plan is MVP Health Plan, Inc  
Non-Standard Silver  
Individual Coverage

[REDACTED] 1  
[REDACTED]



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

06/21/2014 04:03 PM

MVP Health Plan, Inc.  
individual  
other



Just received notice from MVP that they are requesting a 17.08% increase for the plan I am in (MVP Premier Gold) for 2015. This increase is much too high, well beyond anything justified by inflation. These plans are aimed at individuals at lower and/or fixed incomes (like me), and paying this much more in the second year of the plan being in existence is unsupportable. An increase this high could force me to have to drop coverage - please do not approve it!



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

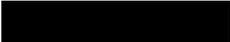
06/21/2014 04:03 PM

MVP Health Plan, Inc.

individual

other



June 21, 2014 RE: MVP's proposed 17.14% rate increase Dear Gentlepeople, While I do not have the resources to know why MVP feels they need to increase their rates 20% after only a year of data from the NYS of Health plans (it seems obvious that the expenses of the first year on a group of previously uninsured/underinsured people would necessarily be uncharacteristically high) I can say for certain that one element of their need for more revenue HAS to be the deliberately wasteful manner in which the plan is administered. For instance, I have not received a single correct explanation of benefits since February. Each one has erroneously increased the subscriber portion of payment in some manner. Either by doubling the co-pay or including items that don't apply such as coinsurance. This necessitates at least one phone call to MVP, an apparently lengthy (45 day) review process, at least one if not two restatements and on and on. In addition, MVP sends billing reminders AFTER they have received payment. There are also numerous instances where they have paid outrageously more in one month than they did the prior month for the same items. It seems to result in the same cost to me but makes no real sense-this is reflected by the invoices sent by  showing what insurance pays. To a casual observer, it appears that MVP is deliberately increasing its costs. Thank you



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

06/21/2014 04:58 PM

MVP Health Plan, Inc.  
individual  
hmo



MVP has filed a request to your department to increase my rate by an exorbitant amount of 25.1%. I can understand small increases per year, but 25 % is just ridiculous. I work part-time and my husband is retired. I currently pay \$339.27 per month and this increase would make next year's monthly premium \$424.08 which I highly doubt I will be able to maintain. So much for affordable health care. Please consider the average working person who is currently struggling to make ends meet and who certainly has never gotten a 25% pay raise in thier lifetime and deny this proposed rate change! Thank you for taking the time to read this email and please deny this extravagant increase.



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

06/21/2014 05:31 PM

MVP Health Plan, Inc.

individual

other



I have a non standard bronze 3. My HIOS # is [REDACTED] I took this plan as my Obamacare because it's cheap and all I can afford. The deductible is very high and I have not used it yet, as I could only afford to see a physician in an emergency. People who take such a policy would be no cost to the company. A rate increase is nothing more than profiteering.



**MVP Proposed Premium Rate Change**

to: premiumrateincreases

06/21/2014 05:39 PM

Insurer: MVP Health Plan, Inc.

Plan: Non-Standard Bronze 2 + Dependent Through Age 29

Type of coverage: Individual

I am commenting on the notice I received of a proposed premium rate change of 23.38%. This is a complete joke if you think that people like me can continue to afford health insurance premiums and the high deductibles and out-of-pocket expenses that are being forced on us. "Affordable" is a complete joke. I know you can do nothing about Obamacare gone wrong but these are the unintended consequences I was concerned about in addition the new state and federal mandates that are going into effect. Totally irresponsible and I truly hope to not see an increase as large as this. At this rate the people who were responsibly paying for their health insurance all along will be pushed out of the market while those who couldn't afford it will be getting it at a vastly reduced cost. Unacceptable to me!

[Redacted]



## Premium Rate Uncertainty

to: premiumrateincreases

06/22/2014 11:02 AM

To Whom It May Concern:

My name is [REDACTED], and I just received a letter in the mail that my health care company has filed a request to you to increase my premium rate. According to the letter, I should provide the following identifying information:

Insurer: MVP Health Plan, Inc

Plan: Non-Standard Bronze 3

Coverage: Individual

[REDACTED]

I just signed up with MVP through the Marketplace with my coverage starting on June 1. I just moved to NY State and chose MVP based on its rates and options (based on what I understood going across the marketplace site and the various provider sites. Is it really fair that my premium goes up so soon after my signing on? I feel like I have no control over this situation and given how expensive health care is in this day an age, it is us, the user who is forced to suffer for it. I can only hope that you will deny their request to charge me more.

Thank you for your time,

[REDACTED]



## Comments on Proposed MVP Rate Increase

to: premiumrateincreases

06/22/2014 03:52 PM

I would like to comment regarding the notice I just received from MVP Health Plan, Inc., dated June 18, 2014 regarding a proposed 23.39% rate increase in 2015 for my individual coverage plan, "Non-Standard Bronze 2 + Dependent Through Age 29". My HIOS identification number is [REDACTED].

The brazen gall of MVP to ask for a rate increase of nearly 25% is simply mind-boggling. They attempt to justify this breath-taking number with vague hand-waving boilerplate phrases invoking everything from "advances in medical technology" to the cost of Obamacare (which was supposed to make insurance more affordable, not less). Nor is any justification to be found in the so-called "Plain English" Narrative Summary NAIC Code 95521 ("Exhibit #3") on their web site.

The only hard numbers in that one page document indicate various cost increases in the amounts of 3.7%, 1.2%, and 3.1%. These numbers total to only 8%, which is a long way from 23.39%. Even then, no concrete evidence is supplied to justify even these reduced numbers. It simply defies credulity that that their costs have increased anywhere near 23.39% or are likely to do so in the coming year. This number should certainly merit a comprehensive review by DFS.

The only possible explanation I can imagine is that MVP is deliberately making an outrageous request in the anticipation that DFS will cut the amount back. If DFS cuts the increase in half (as it did to a similar crazy request by HNY in 2013), MVP would still get more than they need, considering the current rate of inflation is only 2%, and DFS could position itself as a defender of the citizenry of New York. However, even a 50% cut would be insufficient, especially since MVP already got a 7.3% increase last year, which also far exceeds the rate of inflation.

**I strongly urge DFS to deny this rate increase in its entirety**, or at the very most to limit it to 2% to compensate for inflation. DFS must not be party to the reward of unbridled greed. This all has to stop somewhere, and the place is here and now.

If MVP wants to raise rates, let them raise the premiums of those who hit the system the hardest, just as automobile insurance companies do, not the rates of those living on fixed incomes who pay premiums all year long but never make any claims and cannot afford for any of their budget line items to suddenly skyrocket 23.39%.

-- [REDACTED]

[REDACTED]



**Proposed rate increase for 2015**

[REDACTED] to: premiumrateincreases

06/22/2014 04:13 PM

To whom it may concern:

I recently received a letter from MVP saying they have contacted DFS and proposed rate increase of 22.25% for the year 2015. I am writing to strongly request that you not permit such a steep rate increase. Like many subscribers, I would have a very difficult time affording this. Living expenses are already difficult as it is and my income is certainly not increasing by 22.25% next year; in fact I'm almost certain my income is not increasing at all. So I am asking that myself and the many other subscribers be taken into consideration when making a final decision.

The letter from MVP requested that I provide certain information, so here it is:

Name of my insurer - MVP Health Plan, Inc

Name of my plan - Non-Standard Silver 1

I have individual coverage

My [REDACTED]

Thank you for your time,  
[REDACTED]



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

06/22/2014 04:56 PM

MVP Health Plan, Inc.  
individual  
hmo



I have individual health insurance coverage from MVP, with the Non-Standard Platinum 2 Plan, and my HIOS ID # is [REDACTED]. It is difficult for me to believe that anything close to a 17.02% rate increase, if any, is in order. It took a concerted effort to find a suitable plan which would meet my needs, and it isn't cheap. This exorbitant proposed rate increase is quite disheartening. Wages are certainly not increasing. I believe that health coverage is a right in any civilized nation, and though the Affordable Care Act and NY State of Health are a far cry from the ideal, I thought we were, at least, headed in the right direction. This type of rate increase reminds me of bait & switch tactics, or dealing with cable companies. We can live without cable TV, not so, health care. Pressure to achieve affordability needs to be applied, not to the consumer side of this equation, but to the side which holds our health hostage (pharmaceutical companies, medical conglomerates, insurance companies, etc.). A rate increase of more than a few percentage points will not be tolerable.



## Comments and Request for more information

to: premiumrateincreases, members

06/22/2014 06:09 PM

To whom it may concern:

I received a letter from MVP Healthcare saying that they want to increase my premium by 17.46%. This seems much larger than inflation, cost of living, or any ordinary fluctuation. As one of my largest expenses, now mandated by law, I obviously do not wish to see any substantial increase in my healthcare costs.

Can you provide me information on why my premium needs to increase 17.46%? MVP's letter claimed that a "plain english summary of rate changes" could be found on their Privacy & compliance page, but I was not able to find one. Please provide me a link directly to this page.

As explained in the letter I received, here are some reasons...

- *"rising prices for medical services..."* --- What is the cause of these rising prices? Can medical professionals expect to make 17% more next year?
- *"...and prescription drugs"* --- Please explain. I saw [some figures](#) that show that drug expenditures have been trending downward and are averaging ~1% from 2011-13.
- *"rising usage of medical services and prescription drugs"* --- Please explain. My naive view would be that more patients and drug users should result in some economies of scale
- *"advances in medical technology"* --- Unless I'm mistaken, technology should lower costs, not raise them. The same computer or cell phone costs less each year due to technological advancements, not more.
- *"new state and federal benefit coverage mandates"* --- Please explain
- *"a generally aging insured population"* --- This is the only one that makes sense as a reason for a rate increase. Yes, the population is aging, but it still doesn't explain such a sudden jump.

Following those reasons, MVP admitted "some assumptions that MVP made... need significant modification". How much of the 17+% gap in their revenue is due to this negligence (rather than the other reasons above)?

Ultimately I suppose the most important question is: Does the competition also intend to increase their rates at a similar rate? Is MVP simply failing or is there a systematic problem?

My personal information, as requested: MVP Health Plan; plan: Non-standard Silver 3; individual coverage; [REDACTED]

[REDACTED]



**MVP Proposed Increase for 2015**

[REDACTED] to: premiumrateincreases

06/22/2014 09:18 PM

Please do NOT approve the proposed 17% rate hike that MVP is requesting. Health insurance rates have doubled in the last 6 years. I can't say that my take home pay has doubled.

Every year rates seem to rise at a double digit rate. That is not fair to consumers, many whom have had no wage increases during that time.

Please, get a backbone and stick up for the people of NY! Thanks!

--

[REDACTED]



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

06/23/2014 06:42 AM

MVP Health Plan, Inc.

individual

hmo



We JUST signed up for this health plan in January, based on the costs. Our family of four is already paying so much money, for health insurance that will only benefit us if we need catastrophic coverage. (A high deductible plan) 25% increase on 12 thousand dollars after 6 months!!!! There are better ways to cut costs and make doctors and health insurance carriers make more responsible decisions. Not fair to just keep socking the people who need coverage.



**Against Rate Increases**

[REDACTED] to: premiumrateincreases

06/23/2014 08:15 AM

Gentlemen,

We have recently been informed by our Insurance carrier MVP Health Plan that they are going to or have filed for a 17.79% rate increase. We feel that this is excessive and will cause a great deal of hardship on our part. My wife and I have both worked all our lives so we could retire and enjoy our "Golden" years. With the cost of everything, food, gas, heating oil, taxes, electricity, along with the high co-pays and deductibles we will find it very hard to come up with an extra 20% on our premium for health insurance. Of course this is all happening now that we are older and may need to use our health insurance more.

We both had health insurance while we worked and have always paid a portion of the premiums, if we had to we could always work a few more hours per week or maybe some overtime to earn extra money. Now that we are both retired this is not possible.

Why should the cost of medical care keep increasing as it does? Is it the doctors? Is it the hospitals that want/need to make more money? Is it because the High paid executives within the system have great retirement plans that need to be funded by our premiums? Why don't these people fund their own retirement plans, WE DID.

Another idea would be to take the money the Governor wants to send illegal aliens to college with and put towards health insurance. You could make all State workers and teachers pay a larger portion of their health insurance and fund their own retirement. This would help to lower our taxes so we would have more money to pay higher insurance premiums.

There are ways to make this work without making retired people choose between paying a bill of some sort, eating, or taking their medicine.

[REDACTED]



MVP Health Plan, Inc.

individual

hmo



OK, so the Actuaries (screwed up? - maybe we should require them to brush up their skills with YEARLY actuary tests to be sure they keep their skill set in order, rather than at our expense by back-peddling payment of their woopsies) as they fell short of what they anticipated the cost of providing services would be... I get it... whoopsie. OK,. so "they say" it is the raising costs of medical care,. it is more so the cost of care to NYC residents? Let NYC Take care of it's own money (grab) in their own segregated problematic based economy,. NYS TAX DEPARTMENT Requires them fat cats to file additional taxes if a resident of the Burroughs.. let them pay their own pool - DAMIT! So, yes, indeed, I do get that insurance is "Pool" of funds managed by what is referred to as a healthcare provider,. and that those in need take the dip when/ as needed - and there may be additional costs as such which are to be spread throughout the participants - OK. What I do not get is why my premium is rising 17.8% when the Consumer price index for services was a mere 3-4%,. so Governor Cuomo (and more so ladies & gentleman if the state legislature) - why is this being allowed to happen?... In essence -- Where is the rate cap on that one??? By this time next year (yes, they already announced reasons for next years increase), I would be paying the same price for health insurance as before the ACA? how about this one -- WTF!!!!???? WHO IS RESPONSIBLE FOR ALLOWING THIS TO HAPPEN? (yeah,. hans solo, luke skywalker and the freaking grim reaper himself??)??? -- all of which are in reality ficticious, yet like NYS Government, The PUC and NYS DOL, NYS INS DEPT AND DEPT FINANCIAL SERVICES is FAR FROM TRANSPARENT, unless of course you have the time to put in 40 hours a week complaining why you cannot find what you need when you need it and more.. all of it is nothing more than a stinky pile of BS. ACCOUNTABILITY & TRANSPARENCY IS A JOKE -- GO AHEAD AND TRY TO FIND THE REASONS ONLINE THAT THE PROVIDER TOLD YOU COULD GO READ UP ON -- AND good luck - on a positive note: Maybe by then the webmaster ink on the contact us webpage at the Dept of Financial Services may be actually working?? WAFJ. (yes, I did file a complaint on that - for whatever good it does...) I remain, A VERY DISGUSTED, WAY OVER TAXED TO TEARS OF PAIN and INSURANCE PAID (and National GRID SERVICE CHARGED TO FINANCIAL DEATH NY'er.. It sure is looking that my only best choice is to MOVE OUT OF THIS STATE where MAYBE I can make a living & put food on the table without working an extra job just to pay TAXES & INSURANCES.... Hence your ever shrinking pool will cost those left behind even more... sorry, but enough is enough,. and this was way too much a long time ago...



sperry8 to: premiumrateincreases

06/23/2014 09:18 AM

Insurer- MVP Health Plan, Inc

Plan- Non-Standard Gold 2

The letter I received states I have individual coverage - but I have a family

[REDACTED]

PLEASE DO NOT APPROVE RATE INCREASE

I'm already paying \$1163 a month! Now they want another \$200 bucks.

Not to mention I've already paid over \$1000 in doctor copays and prescriptions and no adult eye coverage!!

THIS IS NOT AFFORDABLE!!

[REDACTED]



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

06/23/2014 09:43 AM

MVP Health Plan, Inc.

individual

other



I currently pay \$150/month out of pocket; \$91 of my premium is covered by the ACA tax credit. I have a \$4000 deductible. That means that for any service besides the very few that are mandated to be free, I will likely end up paying in full. Because I can't afford this, I am not going to the doctor, even though I have several health concerns I would actually like to address. So, essentially, I am covered in the case of a catastrophic illness--which I do appreciate--but right now I am paying \$1800 a year for a pap smear and the knowledge that at least if I get really sick I won't go bankrupt; I'll probably just ruin my credit. I simply cannot afford this rate increase. My health insurance premiums right now represent about 10% of my net income. If I do end up having to go to the doctor for something urgent, I could end up paying as much as 30% of my net income. How am I supposed to afford that? I understand that we younger and healthier Americans need to pay in a bit more in order to help older and sicker Americans, and I support that goal. But a \$4000 individual deductible plus almost \$3000 in premiums from me and the federal government should be enough for my insurance company to guarantee a

profit from me.



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

06/23/2014 10:00 AM

MVP Health Plan, Inc.  
individual  
hmo



I understand that medical costs are going up and increases are necessary, however I believe the proposed 17.14% premium increase is excessive.



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

06/23/2014 10:31 AM

MVP Health Plan, Inc.  
individual  
hmo



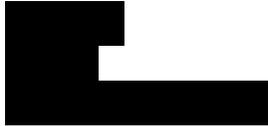
The plan is very expensive with a High deductible and a rate increase would be unaffordable.



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

06/23/2014 10:40 AM

MVP Health Plan, Inc.  
individual  
hmo



This proposed 25% increase is outrageous. Its bad enough Obama care has forced me to carry health insurance that I can barely afford and now the insurance companies with their new found insurees are trying to take even more money from us. This is outrageous and if passed I will cancel my insurance and face the penaltys.



**Opposition to the Proposed Premium Rate Change - MVP Health Plan Inc**

[Redacted] to: premiumrateincreases

06/23/2014 10:59 AM

Cc: [Redacted]

NYS Department of Financial Services  
Health Bureau - Premium Rate Adjustments  
1 State Street  
New York, NY 10004  
[premiumrateincreases@dfs.ny.gov](mailto:premiumrateincreases@dfs.ny.gov)

To Whom It May Concern:

We are writing to you today to express our concern and disgust at the level of greed demonstrated by our health care provider, MVP Health Plan, Inc. We received a letter informing us that MVP is proposing a 25.1% rate increase to our health plan premium. Furthermore, they are requesting that you, the NYS Department of Financial Services, approve this increase. It is unconscionable of MVP to ask for such a steep increase after providing the current health care service for a mere 6 months. This policy, with its extremely high deductible, is for us, insurance for catastrophic events and we pay all of our medical costs out of our own pocket. MVP has not had to pay one thin dime for any of the medical services / costs we have incurred this year and if approved, the increase would drive our premium to nearly \$900 per month! We are utterly disgusted at the greed that drives this insurance company and if the rate increase is approved, we will be switching to a new provider.

We strongly urge you NOT to approve their request for a rate increase.

Sincerely,

[Redacted Signature]

The name of our insurer: MVP Health Plan, Inc  
The name of our plan: Non-Standard Bronze 3  
This is a Family Plan

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



**MVP request for premium rate increase**  
[REDACTED] to: premiumrateincreases

06/23/2014 11:03 AM

Re: MVP HEALTH PLAN, INC  
Plan:NON-Standard Bronze 3 – Individual Coverage  
[REDACTED]

T whom it may concern,

I was shocked to see that MVP is requesting a 25% increase in my premium. How many businesses do you know that could increase prices 25% in one year and stay in business. I imagine that they ask for as big an increase as possible with the hope you will compromise at half of that, WHICH IS STILL TOO HIGH!. I understand costs go up but this is not right. I think you need to request an audit of MVP financials so see where the money is going. Thank you in advance for rejecting this request by MVP.

A concerned MVP customer



**increase**

to: premiumrateincreases

06/23/2014 11:51 AM

I just received notice that the premiums for my totally crappy, MVP provided health plan (Non-Standard Bronze 3) are going up over 25% next year. First of all, this policy does much more to protect the hospitals than it does me and I have yet to use it at all.

MVP said that they are finding it more expensive than they thought to provide coverage in the NY area. THIS IS TOTAL BULLSHIT! A few years ago I had a plan through MVP, so its not like they are new to the area. I think they just figure that now that they have people signed up, they can increase their profits.

I was one who said "Let's see about Obamacare" and I voted twice for our president. If my rate goes up 25%, and I can not find a plan similar to the price I am currently paying (which is too much to begin with) I will drop out of this program entirely. I'd rather donate the money to some one who will make this failure of a program go away!!!

[REDACTED]



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

06/23/2014 11:57 AM

MVP Health Plan, Inc.  
individual  
healthyny



I have only been covered by this plan for 6 months and a HUGE increase is already in the works? Outrageous! NEW YORK STATE has simply wasted my time and I assume the time of a lot of other people who struggled with the website and the entire sign up process. MVP is asking for a 21.51 % increase...ISN'T THIS SOMETHING NYS SHOULD HAVE WORKED OUT



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

06/23/2014 12:04 PM

MVP Health Plan, Inc.  
individual  
hmo



I have received notice that my insurer is requesting a 22.48% increase in premium costs! This is horrible. Please do not let them raise the rates by anything over 3 or 4%!!!



**Rate Increase**

[REDACTED] to: premiumrateincreases

06/23/2014 12:41 PM

Wow, I've been paying into this insurance now for three months and I've already gotten a rate increase! 17.5% is unbelievable- I wish I got that much in a raise!

Why don't health insurance companies bill premiums like car insurance companies. If I had a horrible record, unsafe driving and many accidents I would pay more. When it comes to my health I do GREAT. I don't take any prescriptions, I maintain my low weight, I exercise and eat healthy- unlike 55% of the rest of the country. I am NOT the one driving up these costs but I am the one having to pay for the uncaring, unhealthy.

I am quite sure, that eventually I will have to end up going back to being uninsured as MVP and everyone other insurance company keeps increasing premiums making me choose between my mortgage or my health. Having a place to live will always win, and keeping myself as healthy as possible will have to do when that time comes!

[REDACTED]



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

06/23/2014 01:07 PM

MVP Health Plan, Inc.

individual

hmo



I just received notice that MVP is requesting to increase our health insurance premiums by 18.3% next year. I wish I could think of a better way to express my feelings right now, but all I can come up with is "WHAT THE FUCK?!" My husband and I are already on the plan with the lowest overall cost (Catastrophic with a \$12,700 family deductible) and find this plan difficult enough to afford when considering we are still trying to pay back the \$50,000+ in federal and private student loans my husband graduated with five years ago. (Note: We do not qualify for any insurance subsidies.) I understand that costs are increasing, but 18.3% in one year is absolutely absurd.



**MVP 25% Rate Increase Proposal**

to: premiumrateincreases

06/23/2014 01:40 PM

Dear New York State Department of Financial Services,

I am writing today in response to a letter I received from MVP Health Plan dated June 18<sup>th</sup>, 2014. MVP is my families' current provider for health insurance (which we purchased through the NY State of Health website). In this letter, MVP proposes to increase our premium a whopping 25.09% for 2015!

This is absolutely beyond ridiculous!!! We currently have a high deductible plan with MVP that costs our family nearly \$10,000.00 annually (it's all we could afford as we do not have access to insurance through our employment). Our family deductible is \$8,000.00 a year. We pay for EVERYTHING on this plan (checkups, tests, prescriptions, etc.). Under normal circumstances, there is NO WAY we will ever reach this deductible. Every check we write to MVP each month feels like a waste of money as it is. This request by MVP to raise our premium over 25% is simply insult to injury. Raising these rates are based on what? We've cost them absolutely nothing to this point. Raising our costs another \$2,500.00 a year certainly makes a family like ours (mom, dad & two children) consider rolling the dice and not carrying insurance at all (and pay the penalties). I don't believe this is the intention of the health care reform plan.

If I may recommend, NY State should allow for basic catastrophic health plans at reasonable premiums. This is basically the plan we have now, with outrageous premiums. This way, we can pay for services as they are needed and have a backup plan in the event an unforeseen situation arises that could bankrupt our family.

Current program:

**MVP Health Plan, Inc.**  
**Non-Standard Bronze 3**



Thank you for your time.

Sincerely,





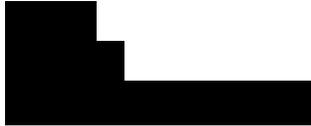
**Prior Approval Submission**  
**NYS Department of Financial Services**  
To: PremiumRateIncreases

06/23/2014 02:05 PM

MVP Health Plan, Inc.

individual

hmo



I urge you NOT to approve a rate hike in health insurance rates! After the president said my plan would not be canceled, it was, and NOW I AM PAYING OVER TWICE WHAT I WAS paying last year. This is an enormous financial burden to me as a single self-employed person. I am paying \$506.25 per month and before was paying \$248. per month. I go to the doctor once each year & take no medications so that is the extent of my use. The fact that these insurance companies are making huge profits on the backs of citizens in what should be a single-payer system is a national disgrace. I will vote on this issue if my rates are raised. Dozens of people feel as I do and will not be writing to you. The insurance companies DO NOT NEED TO RAISE RATES. They are making huge profits already as are drug companies. PLEASE DO THE RIGHT THING BY THE CITIZENS OF THIS STATE and refuse to grant them any increase in their already exorbitant rates. Thank you.



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

06/23/2014 02:22 PM

MVP Health Plan, Inc.  
individual  
hmo



I should not incur a 22.25% increase to my premium as proposed by my insurance provider. MVP Health Plan (along with every other insurer) should have forecasted for the influx in medical services (reason given for premium increase) - as The President and health care facilities predicted would happen with the Health Exchange. As a consumer, this is equal to a 'bait and switch' tactic that is already considered illegal! I selected medical coverage that was at a cost conducive to my family income, now am being told due to unforeseen circumstances I have to pay more?? This is completely unacceptable. DFS SHOULD NOT APPROVE THIS OR ANY PROPOSED PREMIUM RATE CHANGE.



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

06/23/2014 02:32 PM

MVP Health Plan, Inc.

individual

other



I am in receipt of a letter from MVP Health Care regarding a request for a 25.1% increase for the 2015 year to our high deductible HMO policy. The letter states the increase is required for rising costs, advances in medical technology and new state and federal benefit coverage mandates. While I understand that costs in most things rise every year I do not understand how a 25% increase can be allowed. A private company in business would not stay in business with a 25% increase year over year as consumers would be forced to buy a competitor's products. Why is MVP any different? Approximately three years ago we were told rates would be substantially increased in anticipation of the "Obama Care" requirements. When the new guidelines became law, New York already had most of the required coverage long before the increase three years prior. Yet, each year we have faced a 20% to 25% increase in coverage for our policy. Our family has continued to reduce our coverage and raise our deductible in order to keep health coverage. I think our High Deductible Plan is the one with the largest deductible. This means our medical costs are paid almost 100% by us. Our insurance is paying nothing except for our physicals. We pay for every doctor visit and all our prescriptions. Since our policy requires this, how can an increase be required? Who is getting the benefit of this policy with expenses paid? Why are we not getting our expenses paid? We are not in the low income bracket so the price for our policy does not get reduced. We don't have cell phones and waste money there. Our cars are 13 and 11 years old. We live frugally and pay all our expenses as they are incurred. We have worked hard to save and pay our mortgage

off. I can't believe I am actually considering, for the first time in my 58 years, of not having insurance. I am paying for everything anyways. Why not just set aside money for a hospital visit and pay the government penalty? Is this really where we are headed for the future? I have never written to the paper or anyone else for that matter. This issue is much more than we can bear, yet again. I don't think we can reduce our insurance any further to keep costs down. I beg you to please carefully review the increase that MVP is asking for and ask them what they are doing to reduce costs. We, as a people, simply cannot continue this year over year increase for medical coverage. Thank you



**Proposed rate increases**

to: premiumrateincreases

06/23/2014 04:03 PM

Why??? This proposed rate change is ridiculous. I can't believe I am not with this insurance a full year and this big of a rate change is being proposed. This has not by any means been an easy transition. Previously we had MVP for small business and the rate and out of pocket expense were minimal compared to what we are trying to afford now. I feel we were lied to by our president and by this new insurance system. We own a small business that my husband and I run. We are paying \$455 dollars a month for our children to receive insurance and \$704 for ourselves. Our business is related to real estate. This type of business has had many ups and downs in the economy as many know. We are currently dealing with bringing in barely enough to keep the business running. The \$1100 a month we pay for insurance is crazy. Again we are also paying co pays and deductibles which can make the monthly cost go up to \$1500+ a month. We are currently taking a salary of \$4000 a month for a family of 4. With the costs of health insurance rising I'm not sure how we are going to do it. Please share with me why such a large increase. I am just very frustrated with this change.

Thank you,

[Redacted signature]



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

06/23/2014 04:18 PM

MVP Health Plan, Inc.  
individual  
other



MVP Health Plan, Inc. Non-Standard Bronze 3 Individual coverage HIOS identification number: [REDACTED] The temp job that I have through [REDACTED] only allows 36.50 hours/week, with only 3 paid holidays and all of the state workers days off besides with no ability to get paid on those days. On a good week the most that I can get into my bank account is \$280.71. As it is, the health insurance is asking \$277.16/month and they just sent me a letter saying that they want to raise the premium rate 25.09%. Can you please help in any way, as you can see that is an oppressive amount already? Thank you for your time and consideration.  
Sincerely, [REDACTED]



## Proposed Rate Increase by MVP

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

06/23/2014 04:38 PM

Name of Insurer: MVP Health Plan, Inc.

Name of Plan: Non-Standard Bronze 1

Coverage: Individual

[REDACTED]

Comment to proposed rate increase:

I would like to see the premium stay the same, obviously. I just signed up through the NYS website in order to save some month. As soon as I did, now the rates will be increased? Just feels like "bait and switch" to me.

Please do whatever you can to keep the rates at the current level. Health care is expensive enough, and once these rates are in an individual's budget, an increase can be almost insurmountable.

Thank you.



## 2015 Proposed Premium Increase

to: premiumrateincreases

06/23/2014 04:51 PM

To Whom It May Concern,

I'm writing in regards to a letter I received from my health care provider concerning a drastic rate increase in our health insurance premiums. We live in [REDACTED] our health care provider, MVP Health Care, is proposing a 17.46% increase in our monthly premiums for our plan, taking effect in 2015. Attached to this e-mail is a scanned copy of the letter we received. We enrolled in this coverage only 6 months ago, and we are currently paying a rate of \$825 per month. Due to the fact that we earn more than 400% over the federal poverty level, we receive absolutely none of the advanced premium tax credits given as a subsidy.

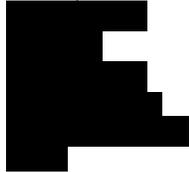
This increase is absolutely outrageous and as instructed on the letter, we called the New York Department of Financial Services for more information. During our first call, we were told to call the Department of Health Services instead, and were given an incorrect number that led to a fax line. We tried to find a number for the Department of Health Services online, only to find no public number was available.

After calling back the NYDFS, we finally reached a representative who told us that they hadn't heard of significant rate increases in our area yet, but told us that areas "that were struck by Hurricane Sandy" have experienced the highest premium increases. We do not see the correlation between these events. He also suggested we shop around for other health care options, which we are currently unable to do because of the limited open enrollment periods offered under the Affordable Care Act.

Next, we called MVP Health Care directly. MVP Health Care claims, in both the letter that we received and when we spoke to a representative on the phone, that the drastic increase is due to "increasing health care costs." The representative also told us that they "had just gotten off the phone with someone who had received a letter with an increase of over 25%," suggesting we should be grateful for our smaller increase. We were told that we could file a complaint, but to do so would be futile because NYDFS has not yet approved the 17.46% rate increase, and that we could only file a compliant AFTER the proposed increase had been approved.

Given the ridiculous rate hike in such a short period of time, we feel that we are the victims of a bait and switch. It is unacceptable that premiums can and will be raised by such an enormous amount with only vague justifications as to why. We feel that MVP needs to be held accountable for the misrepresentation of its premiums and should not be permitted to go forth with this proposed rate change.

Thank you for taking the time to read our concerns. If you would like to contact my husband or I, we can be reached at



--



EPSON001.JPG



EPSON002.JPG



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

06/23/2014 05:07 PM

MVP Health Plan, Inc.

individual

hmo



My HIOS number is [REDACTED] my requested increase is 17.51%.....This being the first year of this individual Plan. I do not think the increase should be this high...the cost of living has not risen this high ever in one year! 17.5% is very much out of line for a NON\_PROFIT insurance company.



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

06/23/2014 05:23 PM

MVP Health Plan, Inc.

individual

hmo



I went off a group plan with MVP when I left my employment and now have a non-standard Silver 3 Plan with MVP through the Health Marketplace, which costs a few hundred dollars a month and includes a \$1500 deductible before even beginning to see any benefits. And then there are the copays after that. This also does not include any kind of dental insurance. After current insurance premiums and deductible is paid to MVP, this leaves not much to live on annually. THIS IS NOT "AFFORDABLE" HEALTH CARE. It seems the lower middle class, who makes too much to qualify for no-cost health care but too little to afford the options offered, is once again being squeezed. For MVP to request a \$17.47 % increase will raise the monthly payments significantly. And for what? We still are billed for every little detail individually. Physician bills separately, lab bills separately, specialists each send their own bills, hospital charges are separate. And to change insurance carriers (even if there is another decent option) might mean losing the physicians and groups we have come to know and rely on for years. Somebody is clearly making money in all this. Who?



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

06/23/2014 05:29 PM

MVP Health Plan, Inc.  
individual  
hmo



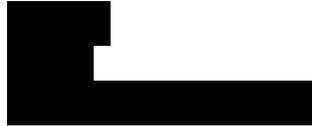
The Health Care Act is a failure. I had affordable, very good coverage insurance. I was responsible and paid for coverage. That option no longer exists. If MVP's 17.78% increase for 2015 is approved I'll have lousy insurance for the same money. Sole Proprietors always suffer.



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

06/23/2014 05:43 PM

MVP Health Plan, Inc.  
individual  
hmo



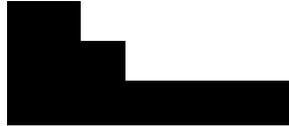
The requested rate increase of 17.03% for the Non-Standard Platinum 2 policy through the NYS Health Exchange is outrageous. I am already paying 452.89 per month with no subsidy. I cannot afford to pay \$530.02. One of MVP's reason for this large increase is the cost of health care in NYC. I don't live in NYC. I live in upstate where the cost of health care is much cheaper. All the other level affordable health care policies have deductibles. If I have to switch to a policy with a deductible, I will not be able afford healthcare until I can switch to Medicare at age 65.



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

06/23/2014 05:47 PM

MVP Health Plan, Inc.  
individual  
hmo



I can barely afford my premium now! Please limit the rate increase to something less than 25% as is being proposed. my hios id is 



**MVP 2015 premium increase**

to: premiumrateincreases@dfs.ny.gov

06/23/2014 07:33 PM

To the NY DFS,

I received a notice from my health insurance carrier, MVP announcing their 2015 premium increase request of 25.09%. They have got to be kidding!

I have individual coverage. The type of coverage I could best afford is Non-Standard Bronze 3.

My HIOS id # is

[REDACTED]

I am a sole owner of a small business. I have no employees, so I am not eligible for small group coverage. My wife and I have separate coverage as that costs us less than family coverage.

An increase of over 25% is ridiculous! I do the best I can to live a healthy lifestyle and take care of myself. Beyond my premiums, which are over \$320/month. my total out of pocket expense for one year is \$6450 before any of my insurance covers anything. To increase my monthly premium by over \$80/month would be difficult for me.

It is my hope that you have the ability to deny MVP this rate increase of this amount. I know that there will be an increase, but consider that there are many New Yorkers who may have to drop their insurance and pay the penalty for not having insurance since they can no longer afford to have it. I do not want to be one of those people.

Thank you.

[REDACTED]



## MVP Rate Increase

██████████ to: premiumrateincreases@dfs.ny.gov  
Cc: "members@mvphealthcare.com"

06/23/2014 08:54 PM

Please respond to ██████████

Hello DFS agent:

I recently received a notice of a rate increase in the mail.

The following is my health plan information that was indicated I should share as part of this email:

MVP Health Plan, Inc.

Non-Standard Bronze 3 + Dependent through age 29

Individual Coverage  
██████████

The proposed increase is 25.1%. I understand that health care costs rise every year, but at a 5.5% long term average, with the last couple of years being lower than the long term average, it is baffling why MVP subscribers are seeing an inflation almost 5 times that rate. I am requesting further information on this rate increase, because it is obviously not all due to price increases in health care for subscribers. I would like to see information regarding a breakdown of increased expenditures on health costs vs. increased expenditures on the overhead of MVP, including increased employment and increased compensation levels, indicating whether we are buying more or less employment and more or less efficient new employees at MVP. I would also request a list of the new procedures covered that increased costs, as well as the improved recovery times from examples of at least a dozen "standard" procedures, that would indicate improved coverage for my increased premium.

I would also like to see what percentage of the increase is due to "pricing corrections". I take that this means MVP by it's actuarial standards "underpriced" the insurance it sold me this year. I will not get one cent in benefits from MVP this year, and I am not requesting that I get any part of my premium back, it is not appropriate for MVP to try to get it's money back by increasing rates next year not only based upon cost increases but poor business modeling for the previous year.

Lastly, I chose this plan because this plan which was almost identical to the lowest option plan offered by my company was 25-30% less expensive than my company plan, indicating that my company plan was by definition in a higher risk pool than the general population in the individual insurance market. It seems highly unlikely that it took only a year for MVP to realize that the entire individual insurance place consists of higher risk pool individuals, which meant they needed this 25% increase to match the premium to the rate pool we're all in. As MVP offered relatively poor customer service while I was trying to switch and setup my bill pay, if the entirety or even majority of this rate increase goes through, I will simply switch back to my employer plan. Now that there is an insurance marketplace and we can shop around, others may likely do the same. That will stick MVP with those "pricing corrections" that will never be paid by those leaving, which means they'll have to put more "pricing corrections" in next year and the year after that. That continues a disturbing trend in premium increases that have little to do with better coverage.

Thank you for your time in reading this, I look forward to your response, and will be in contact with my state representatives copying the above and informing them if I receive a timely response to my inquiries.

██████████



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

06/23/2014 09:04 PM

MVP Health Plan, Inc.

individual

hmo



I just received notice that MVP is filing a request with New York State to raise my 2015 premium rates by 25.1%. Is it just me or is that amount absurd? Rising costs, rising prices, mandates, and a "generally aging insured population". Isn't that going to happen every year? What's even more confusing is why premiums would need to increase so much on this plan; it already has such a high deductible I won't meet even a fraction of it. I don't need the actuarial explanation - there is no logic to it and it is simply unsustainable. Just maybe, because the cost of utilities, gasoline, food, and now potentially health insurance is rising at unchecked rates, myself (and others in my position) should pay a reduced amount on our state taxes? Please carefully consider the request being filed by MVP. Thank you.



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

06/23/2014 09:47 PM

MVP Health Plan, Inc.  
individual  
hmo



I have just received a letter stating that MVP is seeking a rate increase of 17.79% I'm flabbergasted. That equates to almost \$1000 a year! I purchase a Standard Silver plan from NY State of Health because my employer does not offer health care. I also do not qualify for any subsidies because I make just enough money to put me over the limit. This rate increase is too much for me to absorb. 17.79% is absurd. I cannot afford to pay almost \$6500 a year plus deductibles on health insurance. If this rate increase goes through, I will be forced to move into the Bronze level with its far inferior coverage. I would like to keep the level of coverage I have. Please reject this rate increase.



[REDACTED]

to: premiumrateincreases

06/24/2014 12:26 AM

my health insurance is MVP Health Plan. I have the individual standard platinum package. I received a letter that stated MVP was requesting my premium be increased 17%. The letter said to email your dept to dispute this, if I wanted. I do want to dispute this, because I am unemployed. I tried getting my health insurance through the NYS Marketplace, initially (before MVP). But I called and got the run around. They said they had to mail me something. I never got it. I needed health insurance, so I just went straight to MVP. Please consider this. Thanks.

[REDACTED]



**rate increase**

██████████ to: premiumrateincreases

06/24/2014 07:34 AM

i am writing today to respond to a proposed rate increase from.mvp health plan. the letter i received indicates that they are seeking a rate increase of 17.46%. in these or any other financial times how can that be justified. i just received my yearly pay increase with a 2% wage increase. what.mvp is asking is almost 9 times that. as it is i pay \$360.99 every month just so i can have health care [coverage.to](#) add another \$60 something more to that premium will put to big a burden on my already tight budget. it would make me rethink whether i can afford to continue have health insurance. i did not choose the cheapest plan, instead i picked one i could afford. i have the non-standard silver 3 plan just for myself. my ██████████. i hope that you can see what devastating impact a 17.46% increase would have on individuals such as myself.  
sincerely ██████████



**MVP increase request**

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

06/24/2014 09:16 AM

I received notification from

MVP Health Plan, Inc.  
Non-Standard Silver 3

[REDACTED]

that they are requesting a rate increase of 17.47%. My husband and I have coverage through the NYS of Health marketplace and we are eligible this year for a subsidy. I am wondering how anyone is supposed to survive with the constant increases of everything. We pay \$8,000.00 per year for the monthly cost of the premiums, as well as taking into account the \$3,000.00 deductible we have to meet before coverage applies. This cost uses almost half of the amount he will collect from Social Security this year. It is likely we will not even meet the deductible this year, so we are basically paying for coverage we can't even use.

Please do not approve this exorbitant increase. Thank you for listening.

[REDACTED]



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

06/24/2014 09:18 AM

MVP Health Plan, Inc.

individual

hmo



Hi,, this is to bad that our insurance has to be so high!!! haven't been to a doctor in a year... so it is not me driving up prices! I think if you are fat you should pay more! and if you smoke you should pay more and if you go to the doctor for every sniffle you should pay more!! call it unfair!! it is!! you are making me pay way to much when I never go, but need health coverage if ever there is a health emergency!!!



Re: Comments and Request for more information

[Redacted]

to: MEMBERS

06/24/2014 10:49 AM

Cc: premiumrateincreases

(CC'ing DFS)

MVP -- Thank you kindly for the response.

The link you provided (<http://www.mvphealthcare.com/employer/index.html>) just goes to a page that provides no information; it is full of other links, none of which are useful for this. It would be best if you provided a link to the PDF you sent me, or to a page that provided more information.

The PDF provides the same narrative, unsubstantiated by any facts or data, as I received in my initial letter. If you could provide some numerical figures to help explain what portion of the proposed rate increase is due to each of these factors, that would go a long way to explaining things.

Also, please help me understand the numbers provided in the PDF (see screenshot below). You request a rate adjustment of 19.11% (different from the 17.46% in the letter I received)? I'm interested in how you got to this number, especially since annual claim rates are increasing by 5.18%. Shouldn't rates only need to increase to compensation for claims?

**EXHIBIT 13: NARRATIVE SUMMARY AND NUMERICAL SUMMARY**

**Company:** MVP Health Plan, Inc.  
**NAIC Code:** 95521  
**SERFF Tracking #:** MVPH-129573000  
**Market Segment:** Individuals On Exchange

**B. Weighted Average Annual Percentage Requested Adjustments [Per Exhibit 14A for Individual Plans and Exhibit 14B for Sm...]**

	2014 to 2015
Requested Rate Adjustment	19.11%

**C. Weighted Average Annual Percentage Requested Adjustments for each of the Past Three Years [Per Exhibits 4A-4D] [If App...]**

	2011 to 2012	2012 to 2013	2013 to 2014
Average Rate Adjustment	N/A	N/A	N/A

**D. Average Medical Loss Ratios (MLR) for All Policies Impacted [Ratios of Incurred Claims to Earned Premiums] [If Applicable]**

	2011	2012	2013
MLR	N/A	N/A	N/A

**E. Claim Trend Rates and Average Ratios to Earned Premiums [Per Exhibit 19 for 2014-15 and Comparable Exhibits for 2013]**

	2013	2014	2015
Annual Claim Trend Rates	N/A	6.53%	5.18%
Expense Ratios	N/A	15.82%	14.48%
Pre Tax Profit Ratios	N/A	2.00%	2.00%

\* If product was not offered in a particular year, indicate "N/A" in the applicable box.  
(1) Catastrophic Premium Rates are with Domestic Partner and with Family Planning Coverage; Dependent Through 29 is Not an Option.  
None of the premiums in section A reflect the optional unlimited skilled nursing facility benefit which is available only Off Exchange.

On Mon, Jun 23, 2014 at 10:50 AM, MEMBERS <[MEMBERS@mvphealthcare.com](mailto:MEMBERS@mvphealthcare.com)> wrote:  
[MVP response removed due to red legal notice at bottom of email]

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

From: [Redacted]

To: [premiumrateincreases@dfs.ny.gov](mailto:premiumrateincreases@dfs.ny.gov), [members@mvphealthcare.com](mailto:members@mvphealthcare.com)  
Sent: Sun, 22 Jun 2014 18:09:15 -0400  
Subject: Comments and Request for more information

To whom it may concern:

I received a letter from MVP Healthcare saying that they want to increase my premium by 17.46%. This seems much larger than inflation, cost of living, or any ordinary fluctuation. As one of my largest expenses, now mandated by law, I obvious do not wish to see any substantial increase in my healthcare costs.

Can you provide me information on why my premium needs to increase 17.46%? MVP's letter claimed that a "plain english summary of rate changes" could be found on their Privacy & compliance page, but I was not able to find one. Please provide me a link directly to this page.

As explained in the letter I received, here are some reasons....

- *"rising prices for medical services..."* --- What is the cause of these rising prices? Can medical professionals expect to make 17% more next year?
- *"...and prescription drugs"* --- Please explain. I saw [some figures](#) that show that drug expenditures have been trending downward and are averaging ~1% from 2011-13.
- *"rising usage of medical services and prescription drugs"* --- Please explain. My naive view would be that more patients and drug users should result in some economies of scale
- *"advances in medical technology"* --- Unless I'm mistaken, technology should lower costs, not raise them. The same computer or cell phone costs less each year due to technological advancements, not more.
- *"new state and federal benefit coverage mandates"* --- Please explain
- *"a generally aging insured population"* --- This is the only one that makes sense as a reason for a rate increase. Yes, the population is aging, but it still doesn't explain such a sudden jump.

Following those reasons, MVP admitted "some assumptions that MVP made... need significant modification". How much of the 17+% gap in their revenue is due to this negligence (rather than the other reasons above)?

Ultimately I suppose the most important question is: Does the competition also intend to increase their rates at a similar rate? Is MVP simply failing or is there a systematic problem?

My personal information, as requested: MVP Health Plan; plan: Non-standard Silver 3; individual coverage; [REDACTED]

\*\*\*\*\*

This communication and any files or attachments transmitted with it may contain information that is confidential, privileged and exempt from disclosure under applicable law. It is intended solely for the use of the individual or the entity to which it is addressed. If you are not the intended recipient, you are hereby notified that any use, dissemination, or copying of this communication is prohibited by federal law. If you have received this communication in error, please destroy it and notify the sender.

\*\*\*\*\*



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

06/24/2014 11:42 AM

MVP Health Plan, Inc.  
individual  
other

[REDACTED]

To the NYS DFS, I wish to submit a comment regarding a requested rate increase from my Health Insurance Provider, with notice provided to me 6/22/2014. In simplest terms, I kindly request that my premium rate not be increased. To explain in further detail, my monthly premium is already \$253.73, which is a severe financial burden that currently complicates my purchasing of food and fuel in order to survive and earn my paycheck to pay this premium. While the Insurance plan is meant to improve my health, it has not reduced my stress due to the already high financial cost. At the risk of sounding cliché, This insurance plan, which is among the lowest I could find in price under the affordable care act marketplace, is NOT AFFORDABLE. I ask that you sincerely consider the needs of most people to not only enjoy good health but also save money by not approving any rate increases, but rather work towards a reduction of rates for plan owners. Thank you for your consideration To document my comments, I have been asked to provide the following information. Please do not include the below information in publicly available resources: Insurer: MVP Health Plan, Inc. Plan: Non-Standard Bronze 3 This is an Individual Coverage Plan [REDACTED]  
Thank you, [REDACTED]



**Rate Increase**

to: premiumrateincreases

06/24/2014 11:49 AM

I just received notice of a substantial premium rate increase to my current medical insurance plan and am writing to express my outrage and concerns about it.

Plan details:

Insured: [REDACTED]

Insurer: MVP Health Plan Inc

Plan Name: Non-Standard Bronze 3

Individual coverage

[REDACTED]

Prior to the implementation of the Affordable Care Act I had individual coverage through Empire Blue Cross/Shield at a very reasonable monthly rate of \$165.50. This plan fit my needs and I considered it "affordable". Since then I was forced to accept a new plan that cost over twice as much with a \$4000 deductible! Now I am being told that next year MVP wants to increase my rate by 25.1%. I would like to see our government do something about controlling the cost of healthcare at the source, the doctors, hospitals and pharmaceuticals rather than on the backs of the public through high and often unaffordable insurance rates.

Please do not grant MVP this increase for I fear it is just the beginning. Bring back the public's right to choose and make healthcare truly affordable.

Cordially,

[REDACTED]



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

06/24/2014 12:19 PM

MVP Health Plan, Inc.

individual

hmo



Are you kidding me? I am paying 325/month and the insurance company has paid for NOTHING as of yet. I thought the idea of the new plans were that they would pay for cancer screenings. I recently had a first colonoscopy and was told by the insurance company that because they removed polyps (to be sure NOT cancerous) they would not pay for the procedure and suggested I have my doctor's office re-submit without saying they did the removal. That, I learned would be fraud. Therefore, I am absolutely opposed to this company being permitted to raise my rates. How will you help me with this?



**MVP proposed increase comment**  
[REDACTED] to: premiumrateincreases

06/24/2014 02:33 PM

NYSDept of Financial Services  
Premium rate increases MVP for 2015.  
My insurer is MVP Health Plan, Inc  
Non Standard Bronze 3  
Individual Coverage  
[REDACTED]

I object to MVP's proposed 25% premium hike. It seems bait-and-switch tactics used. The only reason I chose MVP was because of their low premium, high deductible option. Additionally, information from their customer service proved to be inaccurate and I had to self-pay for a procedure that I was told was covered.

I will be switching providers if this huge increase is approved.

Respectfully,  
[REDACTED]





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

06/24/2014 03:41 PM

MVP Health Plan, Inc.  
individual  
other



The letter I received from MVP Health Plan, Inc. said to tell you we have the non-standard silver 3 plan. Clearly they messed this up like they do everything else. More importantly they should not be allowed an increase. The rates go up every year!!! My salary does not go up every year. Furthermore, the letter said absolutely nothing about what they are doing to control expenses. It just explained why the rate increases are needed. One reason they mentioned was the cost of care in the NYC rate region. I don't live in NYC so why should I have to pay for them? I am sick and tired of health care costs and issues. Do not grant them an increase!! Why can't they control their costs?!



## MVP Premium Rate Increases

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

06/24/2014 03:44 PM

Good morning

This email is in response to proposed rate changes in 2015 to my MBP Health Plan, Inc. I have the Non-Standard Bronze 3 plan with individual coverage. My HIOS ID is ██████████

My husband and I purchased the plan on the exchange because it was more affordable than our previous coverage with Blue Cross/Blue Shield. If the rate increases by 25.1% it will no longer be affordable. We are a middle class family that doesn't qualify for subsidies, however the increase will put a new burden on our budget that will difficult to overcome. Please help families keep their coverage affordable, which is the intention of the affordable care act, by not allowing the increase.

Thank you  
██████████



**MVP proposed rate increase**

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

06/24/2014 03:54 PM

Please respond to ██████████

Dear Sir/Madam,

I am writing to object to MVP's request for a rate increase, 22.26% in my case.

Firstly, I feel it is too soon to be asking for an increase -- only six months since the Affordable Care Act kicked in.

Secondly, one must keep in mind the purpose of the Act -- to extend decent health care to people who simply cannot afford the typical insurance policy. Is the Act supposed to make health care affordable for insurance corporations, or for the people?

Sincerely,

██████████



**Proposed premium increase**

[REDACTED] to: premiumrateincreases

06/24/2014 04:02 PM

Please see attached...

[REDACTED]

MVP Health Plan, Inc.

Non-Standard silver 3

Individual coverage

HIOS ID [REDACTED]

--

[REDACTED]

[REDACTED]



Questions and Comments



## MVP Rate increase

to: premiumrateincreases

06/24/2014 04:05 PM

To whom it may concern:

I recently received a notice that my health insurer, MVP, is requesting a rate increase. Copy of letter is attached. As instructed I am e-mailed this address to express my concern over this.

MVP is requesting a 17.78% increase. I find this offensive. Most people in NY are still struggling from the effects of the economic downturn. Their wages have not increased as much as MVP is requesting. My fees, dictated by the insurance companies and NY State have not increased at all in years! Allowing increases of this magnitude would only serve to re-enforce peoples distrust in our government and the entangled web of greed between large corporations and government.

I personally know of more and more people who are leaving NY because of the high cost of living and the fact that their wages are not keeping up with the increases.

I urge denial of MVP's outrageous request.

Yours truly,



The following section of this message contains a file attachment prepared for transmission using the Internet MIME message format. If you are using Pegasus Mail, or any other MIME-compliant system, you should be able to save it or view it from within your mailer. If you cannot, please ask your system administrator for assistance.

----- File information -----

File: MVP rate increase.pdf  
Date: 24 Jun 2014, 14:15  
Size: 224476 bytes.  
Type: Unknown



MVP rate increase.pdf



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

06/24/2014 04:28 PM

MVP Health Plan, Inc.  
individual  
other



I have MVP Health Plan, Standard Silver, individual coverage. ID # [REDACTED] I have been unemployed for nearly 1 1/2 years, due to closure of my workplace, and have not been able to find employment since. My husband retired last June. At this time my only income is my \$500 a month pension that helps pay my insurance. My premium, at this time, is \$455 a month and so far this year I have had to pay \$30 co-pays plus a major part or all of my MD visit fees and labwork. This is ridiculous!! I have a \$2000 deductible and will probably not meet this in a year as I am healthy person. So, rate increase, for me will be a hardship!



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

06/24/2014 06:02 PM

MVP Health Plan, Inc.  
individual  
hmo



I would like more information on the proposed premium rate change please.



**GIVE ME A BREAK !!**

██████████ to: premiumrateincreases

06/24/2014 07:54 PM

Really? MVP is requesting a 25% rate increase for my individual, Non-Standard Bronze 3 plan (██████████). How much more do they think we can take? I've had to continually change plans, reducing coverage, just to keep the premiums affordable. Once having full coverage I'm now forced to have a high deductible plan (about \$6000). I don't quite qualify for state help with the premiums. If this keeps up, I won't be able to afford any decent health insurance! I think it's time to reign in the big insurance companies and give us hard working "little guys" a much needed break. Thanks for listening even if you just delete this with all the others..... ██████████



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

06/24/2014 08:07 PM

MVP Health Plan, Inc.

individual

hmo



Hello, I recently received a notice of a proposed premium rate change for my health insurance. Personally I feel that my current premium rates are already too high for the services rendered. Going to the doctor is expensive for me because my deductible is so high. My insurance does not even kick in until well after I am already bankrupt. The notice talks of rising costs for medical services, prescription drugs and new advances in medical technology. But my insurance does not cover these things. If I am in need of them, it means that something serious has happened and I am already in debt. If I don't benefit from these things then why am I expected to absorb the costs for them? How about the rising costs of food and energy. These are things which I actually need and benefit from on a daily basis. Instead, I should be expected to pay for brand name drugs and equipment I do not and cannot afford to use? My insurance covers me for one thing, in the event of a catastrophic accident, I will only be in debt for a certain amount. That is it. Chances are that I won't be in a catastrophic accident so I am just given them money to do nothing at all. It is not as if they will lower my deductible amount to account for the increased premiums. I still won't qualify for financial assistance if the rate is higher. Allowing this rate increase will mean that I will be forced to pay more money for absolutely nothing at all. Was not the whole point of the Affordable Healthcare Act to make health care affordable? What good does it do if we just allow insurance companies to raise our premium rates every year. Do not allow a situation where people are forced, by law, to pay large premiums for insurance with small benefits. Please deny this premium rate increase.



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

06/25/2014 09:53 AM

MVP Health Plan, Inc.

individual

other



MVP is asking to raise my rate by 22.25%. I am paying 397.43 monthly. I make 25,000.00 yearly. I get paid twice a month. I receive two 843.10 checks a month. I am living pay check to paycheck. A 22.25% increase is too high too fast. No attempt is being made to ask for smaller incremental increases. Just one large jump up shortly after I signed up. Please keep the Affordable in "Affordable Health Care". The loss of one of two paychecks to pay for medical insurance would greatly impact my life. I also have to pay for separate dental and eye coverage. One of two paychecks is now being used for insurance coverage. Please consider the hardships caused by excessive increases in health insurance coverage.



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

06/25/2014 10:27 AM

MVP Health Plan, Inc.  
individual  
hmo



This increase is disgusting . Obama care was to be an affordable health care act. The plan worked for one year. Now the rate increase makes it unaffordable. I live on \$460 a month . I was so happy to get a good health plan. Please deny there increase. Thank you 



**Please DENY this rate increase !**

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

06/25/2014 10:47 AM

Insured: [REDACTED]  
Insurer: MVP Health Plan Inc.  
Plan: Standard Platinum  
Individual Coverage  
HIOS# [REDACTED]

I am asking you to please deny MVP's request to increase our insurance rates. This is unacceptable!! First we are FORCED to accept this crappy Obamacare plan, which already cost more than our original insurance (and covers much less) and not 3 months after everyone is signed up, they come out with this increase? The working class can barely afford to stay afloat as it is, how on earth do you expect people to keep working? At this point it would be more cost effective to go on welfare and have it all paid for you as we do now for the people on welfare. If they keep increasing the insurance rates, it's going to crush the working person. I can barely afford my insurance as it is and I work full time at a decent job. To raise our rates like this (especially for shit insurance), doesn't even cover eyewear, co-pays are high, medications are high, ARE YOU SERIOUS RIGHT NOW? If you approve this they are going to just keep upping everything and this country WILL come tumbling down. Companies in this position are crippling this country. PLEASE take action against this and let the working class support themselves (and all the people on welfare, as we must) without punishing us (working class) any further. It's bad enough we don't have a choice with this Obamacare BULLSHIT, why should we have to suffer with this increase for shit insurance! Please think about how many upstanding working citizens you are about to cripple with this decision if you approve their request to once again stick it in our a\*\*. Thank you for your consideration in this matter.

[REDACTED]



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

06/25/2014 11:04 AM

MVP Health Plan, Inc.

individual

hmo



I Have MVP Standard Silver Plans, individual coverage. My HIOS is [REDACTED] changed my insurance from employer based to this individual base coverage to save money and now that is going to be increase ..I feel that coverage should be based on the individual health as well not just overall expenses...I make a minimum wage salary and can not absorb any more expenses.. My health is good and I am paying for coverage that I do not even use so I feel I am already paying my fair share to cover others. I understand the problems with health care today however trying to get blood from a stone is not the answer ...the system needs fixing, increasing the rates will not fix the problems it will only create new ones...more and more people will be taxing the system



**Premium Rates Increases Comments from** [REDACTED]

to: premiumrateincreases

06/25/2014 11:30 AM

Hi I understand I should be sending my comments regarding MVP's proposed premium rate change of **17.79%** to this email. Further, if you choose to post these comments on your site, you will remove all of my following required personal information.

Name of my Insurer: MVP Health Plan, Inc.

Name of my plan: Standard Silver - individual coverage

My HIOS identification number is [REDACTED]

**COMMENTS:**

Vice-Gripes

I was shocked to see the possible rate increase for my individual policy in 2015. My income surely is not rising by 17.79% next year - in fact, in this economy, it will most likely decline further resulting in one of two options. #1 - I will no longer be able to afford ("afford" is used loosely here) a healthcare policy or, #2 - I will need to raid my rapidly declining IRA to pay for healthcare. An unhealthy financial and personal situation in either case. The government doesn't allow COLA increase at that level with only 1.5% provided in 2014 and the potential for absolutely NO increase in 2015! How can a healthcare provider possibly justify raising an individual's premium by 17.79% annually?

One of the reasons my carrier gave for this huge increase is cost-of-care in NYC. While I understand NYC has a significant impact on the State of New York, my [REDACTED]

[REDACTED] These are hard-working individuals trying to make a go of making a living in a place that really only has temporary, seasonal summer jobs with no benefits or job security [REDACTED]

You can see that this is a terrible Vice-Grip and can file this gripe under squeezed, lower-middle-class boomer, too young for medicare and too old for most employers, depleting IRA, downsizing dramatically and needing a lower cost-of-living. [REDACTED]

ATTN: New York State - if this situation does not change, you will lose yet another life-long, born and bred hard-working New York baby boomer. A good person, if I don't say so myself, who will simply not be able to afford living here and paying more than \$300 a month in a healthcare premiums with a \$1,750 deductible before benefits even kick-in and an out-of-pocket limit at a whopping \$4,000. Who can possibly afford that?! I won't even get into the School Property Tax situation knowing how departmentalized you are - but, just add another \$500 per month for that! You'd think a student or teacher would, at a minimum, thank me for bankrolling them at that astounding level. Student teacher ratio = 8:1 vs. NY average of 13:1. Wouldn't school consolidation be wise here?

Thank you. I remain hopeful that our government will address these issues in a caring and responsible manner.



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

06/25/2014 11:56 AM

MVP Health Plan, Inc.

individual

hmo



Prior to the "Affordable Care Act" I was paying somewhere around \$278 a month with a \$1200 deductible. Post ACA I am paying ~\$270 a month with a DEDUCTIBLE THAT IS FIVE TIMES BIGGER AT \$6000 per year for qualified expenses only. Now I find out that next year MVP wants me to pay 25% more a month but makes NO mention of the deductible so I have to assume it remains \$6000... I find it absolutely absurd that with an increase from \$270 to approximately \$338 there would be no large reduction in the deductible... or other increase in services for the 25% increase in premium. What does this extra 25% that I can barely afford to consider let alone actually pay for buy me?



**FW: MVP proposed rate increase in premiums**  
[REDACTED] to: premiumrateincreases

06/25/2014 12:03 PM

To Whom It May Concern,

I received a letter yesterday from MVP Health Care stating that they are asking for a premium change to 17.5%.

I beg of you to closely look at this proposal and deny that change.

We have been with MVP for at least 6 years and EVERY year have had to succumb to a rate increase. My husband and I Are now paying, this year, \$715.00 a month premium, which is the highest we've ever had to pay out of pocket. It is a high Deductible, so we are also drowning in the amount we have to directly pay for doctor's visits. This was the only plan that we Could choose under the Obamacare and still afford to live.

Being that they are asking for this incredible hike, I'd like to point out that it is 6 times the amount an employee might get as A yearly raise. Providing that the employer is able to give a raise, it is generally only a 3% raise at best.

We cannot sustain any kind of affordable living if you were to indeed approve this hike. I'm sure there are many, many more Consumers out there that are feeling this crunch much worse than ourselves.

I just ask that you take all of this into consideration when making your decision for any premium hikes requested by any of the Health Care Networks.

Sincerely,

[REDACTED]

[REDACTED]



**MVP rate increase**

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

06/25/2014 12:08 PM

So help me understand this new "Greater packages" that the government assured us of - I am self employed and have paid my own complete health plan for years - This year we lose that great plan through MVP - have to resign up through NY website and pick MVP at basically same rate as before, they issue me a new card with the SAME ID number as before.

I make my payments and have used medical facilities a little more than last year. MY EXTRA cost through the "NEW" deductible are already \$922.21 in additional charges I did not have before. It is only June so I can only expect this to continue for the year.

Now MVP send us a letter saying my plan due to new mandates and the extra cost of NYC region will increase 17.95%??????

My husband is disabled and I have a very small business that is not growing. How is a raise like this even possible especially as the President "ASSURED" us that HIS new plan would result in no increases and should reduce our out of pocket expenses. Guess what he misled us and you too again as he seems to be doing on many issues.

And what do I care what it cost in NYC, everything there is more expensive then here in Rochester area. The NYC region residents should be charged more for it. Not subsidized by the rest of the state.

My confidence in all of government is at an all time low epically for the Democratic party. You are flirting with disaster for the country by economically ruining it by trying to be like the disastrous ██████████

██████████.

Fix part of the problem by going after fraud on the professional level and especially on the public level. You have more people on public assistance than not in ██████████ The abuse we see daily makes us wonderer what any one is doing.

Also limiting major corporations salaries / compensation packages, plus the government / union outrageous retirement packages.

You can do it but do not seem to care to. Look at what you are leaving your children and grandchildren to deal with

██████████



**MVP applied for 22.48% Rate increase for 2015**

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

06/25/2014 12:13 PM

Hello,

I am currently enrolled with my wife in NY MVP Bronze Coverage we attained through the NY Health Exchange. MVP sent a letter asking for a 22.48% increase for 2015.

I thought the ACA was supposed to stop the double digit rate increases?

My rate for Excellus BC/BS in 2008 was \$270 per month for the 2 of us.

Now its about \$613 per month,

Rates soared over 300% from 2000-2008 with regular health insurance.

A proposed \$137.80 increase per month for 2015 is ridiculous.

The executives at the insurers are paid millions per yr.

The local specialists, oncologists etc own exotic and antique cars, Range Rovers etc...

The Executives at the local hospital make over \$1 million per yr.

The USA is beyond 25th in life expectancy yet our health care is the most expensive in the world, double the cost of the next nation.

The Economist Magazine says health care costs , at 20% of GDP are the greatest threat to the USA economy.

STOP the madness, please deny MVP any increase.

Thanks,

██████████  
██████████  
██████████  
██████████



## MVP Proposed Premium Rate Increases

to: premiumrateincreases  
Cc: [REDACTED]

06/25/2014 12:24 PM

To whom it concerns,

Prior to the "Affordable Care Act" I was paying somewhere around \$278 a month with a \$1200 deductible.

Post ACA I am paying ~\$270 a month with a DEDUCTIBLE THAT IS FIVE TIMES BIGGER AT \$6000 per year *for qualified expenses* only.

Now I find that next year MVP wants me to pay 25% more a month but makes NO mention of the deductible so I have to assume it remains \$6000... What does this extra 25% that I can barely afford to consider let alone actually pay for buy me? I find it absolutely unacceptable that they want an increase from \$270 to approximately \$338 with no large reduction in the deductible... or (BETTER YET) a truly felt, make it easier for the little guy to make ends meet" since I do not use virtually any medical services. An increase in services for the 25% increase in premiums is unacceptable.

Please let me know,

[REDACTED]



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

06/25/2014 01:22 PM

MVP Health Plan, Inc.

individual

hmo



Currently unemployed since 4/2014 and cannot afford my health insurance to have an increase sooner nor later, please help those who do not have jobs. Thank you.



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

06/25/2014 04:21 PM

MVP Health Plan, Inc.  
individual  
other



This month I received a notice from my insurance carrier regarding the Proposed Premium Rate Change for next year, 2015. I am reading if approved my premium will increase 22.48%. Needless to say, this news is very upsetting. My family's coverage was cancelled last year because of our governments careless and seemingly reckless healthcare changes. When we chose a new healthcare policy, my wife explored the new options and selected a policy that included my doctor, and my son's doctor, as well as hers and my daughters. Last week my doctor called to confirm my scheduled appointment and they informed me they no longer work with my new insurance company's plan. I was informed I could still come in as a cash paying client only. So not only am I paying a

higher healthcare premium for 2014 than my previous 2013 policy, my doctor who I like, is unavailable to me. I have to find a new doctor! As a tax payer and voter, this unexceptable to me. And here at the same time, I receive this letter from MVP that there is a proposed premium rate chance in the works for 2015 of 22.48%. Parden the pun, but this all makes me sick. I am not getting what I pay for, and this situation needs to be fixed. I deserve to have the doctor of my choice, I do not deserve to have my family policy premiums increase next, and get less comfortable and quality service. Fix this! My current insurer is MVP Health Plan, Inc My plan is Standard Bronze +Dependent thru Age 29 I have individual coverage My HIOS identification number is





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

06/25/2014 04:49 PM

MVP Health Plan, Inc.

individual

hmo



I am a freelancer who buys my own insurance out of pocket and MVP has notified me that my premium will go up 22.26% if the rate increase is approved. Now that I am required by law to have insurance, MVP pulls a bait-and-switch by selling me the policy at one price, then raising it drastically the very next year. How many other services have 22.26% annual price increases? It is at best a hardship for the consumer, and at worst raises serious price-gouging questions given the new laws requiring health insurance.



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

06/25/2014 08:11 PM

MVP Health Plan, Inc.  
individual  
other



First of all, I have been forced to buy health insurance. I have made only 3 payments( all on time) and now the company wants to raise the rates already.If you government types don't think this looks like a big scam try looking at it from the working persons point of view.



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

06/25/2014 11:00 PM

MVP Health Plan, Inc.

individual

other



The proposed 25% increase in premiums is not justified and is incredibly steep. I am against this increase.