

6/26/14

Gentlemen,

Health Care Coverage Costs are out of control!
Before "The Affordable Care Act" I had a
\$250⁰⁰ 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

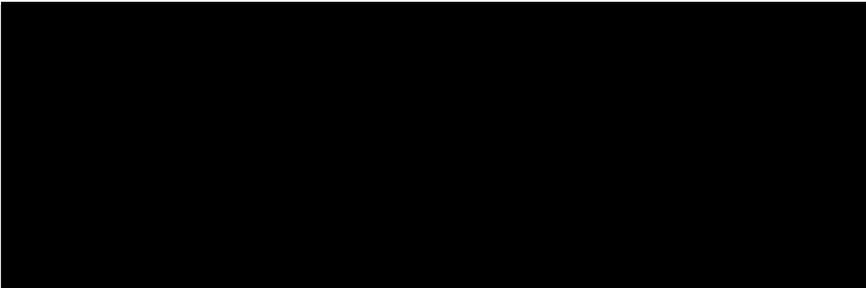
Thank you -

JUN 30 2014

HEALTH BUREAU
N.Y.C. OFFICE

MVP
STANDARD SILVER
FAMILY PLAN

HID5 # 56184 NY 0140012-01



RECEIVED

JUL 07 2014

HEALTH BUREAU
N.Y.C. OFFICE

July 5, 2014



MVP Health Plan, Inc.



Re: Proposed Rate Increase of 17.47%



Thank you for your letter of June 18, 2014. Please do not raise our health insurance premiums. They are already higher per person than they have ever been in the past. We were led to believe that the Affordable Care Act would be "affordable." This is turning out to not "be the case."

I believe that health insurance is a "right" here in America, not a privilege. Americans have a "right" to Police, Fire, National Defense, and Healthcare. Who ever heard of a "right" being "for profit?" MVP and we physicians are all part of the above "Healthcare right."

As MVP is a "for-profit" company, any net cash at year's end means either the insured are paying too high a premium or MVP is not paying its physician providers enough compensation. At year's end there should be no profit!

As a physician I see fraud, waste, abuse, and poor medicine practiced every day. You need to more closely monitor your costs! I, for one, do not want to pay for the above poor medical care. Thus, I am firmly against "adding money" to the system! Let's better the system.

Thank you for your time. Kindly forward this letter to your CEO. I am forwarding a copy of this letter to  I look forward to your reply.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 11:45 AM

MVP Health Plan, Inc.

group

hmo



A proposed 14.1% premium increase is outrageous at 7 times the rate of inflation from 2013-2014. Upstate citizens according to MVP's own literature are being asked, in part, to pay more for health insurance from MVP due to "the cost of care in the NYC rate region." This is unacceptable. Please deny this rate increase, or at least have the increase dramatically reduced to reflect reality in some way.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 06:11 PM

MVP Health Services Corp.

group

other



DENY the application This increase will make it over a 50% increase in the last 3 years!!!!!!



Re: MVP Proposed Rate increase of 14.82

[Redacted] to: [Redacted]
Cc: PremiumRateIncreases, [Redacted]

06/24/2014 04:31 PM

Sent from my iPhone

On Jun 24, 2014, at 2:14 PM, [Redacted] wrote:

NYS Department of Financial Services/Health Bureau
RE: MVP Premium Rate Adjustment

Many of our employees have received minimal salary increases of 3% or 4% per year over the past three years, and are faced again this year with double digit premium increases. MVP is looking to receive an increase of close to 15%. The cost of health care premiums and out of pocket expenses to New York employees needs to be controlled. These large increases are causing financial hardships for our employees.

I think MVP's rate increase request of 14.82% is unacceptable. I hope the Dept. will do whatever possible to keep premium increases to a minimum for 2015.

[Redacted]



MVP Proposed Rate increase of 14.82

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

06/24/2014 04:21 PM

Cc: [REDACTED]

NYS Department of Financial Services/Health Bureau

RE: MVP Premium Rate Adjustment

Many of our employees have received minimal salary increases of 3% or 4% per year over the past three years, and are faced again this year with double digit premium increases. MVP is looking to receive an increase of close to 15%. The cost of health care premiums and out of pocket expenses to New York employees needs to be controlled. These large increases are causing financial hardships for our employees.

I think MVP's rate increase request of 14.82% is unacceptable. I hope the Dept. will do whatever possible to keep premium increases to a minimum for 2015.

[REDACTED]



MVP Rate Increase

██████████ to: premiumrateincreases

06/24/2014 03:26 PM

Insurer: MVP Health Plan, Inc.
Plan Name: Standard Healthy NY Gold 1 Off
Group Coverage

Dear DFS Representative:

Once again, MVP has filed for a rate increase as they do every year. It is appalling that they are filing for an increase that is six or seven times the rate of inflation to provide the same service. I urge you to deny this rate increase although I realize that as in the past writing to you will have no effect. Nevertheless, I felt it necessary to let you know that I am very opposed to this increase as there is no reason for it except to make MVP additional profit.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 12:07 PM

MVP Health Services Corp.

group

epo



I am asking that you deny MVP the ability to AGAIN raise our health insurance rates. In the last 10 years, our health insurance costs for our small business have MORE THAN DOUBLED. The coverage is less and less each year, and small businesses CANNOT AFFORD the increases, nor can the employees absorb higher contributions. MVP boasts it's many contributions to the community with money that comes from the customers...this should not be allowed...any surplus should be given back to the customers. Please do not allow these rates to climb at such astronomical levels. We certainly cannot charge our customers 13.5% more every time health insurance goes up!