





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

07/20/2014 05:33 PM

MVP Health Services Corp.

group

hmo-pos



The proposed 6% increase is too large. There should be no increase at all. The policy has been scaled back considerably this year, not covering any out-of-network visits, and instituting deductibles on in-network visits. Considering that the network of doctors is not large, even though the premium on the policy went down, my out-of-pocket expenses have skyrocketed this year, simply for routine medical care. I would up paying approximately double what I had to pay in previous years, considering what was not covered in addition to the plan's already high premiums. And the year is only half over!



**MVP proposed rate increase**

to: premiumrateincreases

08/05/2014 05:08 PM

To whom it may concern

RE: MVP Proposed Rate increase

Insurer: MVP Health Services Corp  
Plan: Non Standard Bronze 2 Off + Dependent through 29  
Coverage: Group  
HIOS No. [REDACTED]

I think the proposed increase is outrageous. The current coverage already passes on the majority of medical costs to my group's members. I polled my employees and the clear majority are paying everything out of pocket with no re-imburement from MVP. The policy we currently hold has very high deductibles and costs more and offers less than the previous policy before the National Health Care Policy went into effect. How can MVP justify raising premiums a whopping 20.06%.

[REDACTED]  
President:

[REDACTED]  
Rochester, NY [REDACTED]  
800-836-8940

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

Thank you -

JUN 30 2014

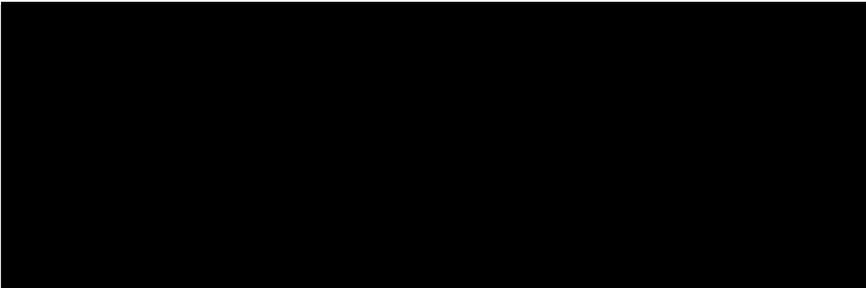
HEALTH BUREAU  
N.Y.C. OFFICE

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!



**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 12:07 PM

MVP Health Services Corp.

group

epo

[REDACTED]

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!



## MVP Rate Increase

06/24/2014 03:26 PM

History:

This message has been replied to.

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.



**Re: MVP Proposed Rate increase of 14.82**

06/24/2014 04:31 PM

Cc: [REDACTED]

History:

This message has been replied to.

Sent from my iPhone

On Jun 24, 2014, at 2:14 PM, "[REDACTED]" <[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]



**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!!!!!!



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

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

06/25/2014 12:13 PM

History:

This message has been replied to.

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,

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



**Proposed premium increase in health benefits provided by MVP Healthcare  
56184NY0230003-00**

**Accounting** to: premiumrateincreases

07/01/2014 01:13 PM

History:

This message has been replied to.

Dear Sir/Madam

We are small business CJ Communications Inc. Group ID [REDACTED] Standard Healthy NY Gold 1 Off, [REDACTED]. We received the letter regarding a proposed rate increase for our company plan. We cannot afford this! This year alone with the "OBAMA CARE" going into effect, causing our rates to increase over \$3600 a year for a family plan and \$2400 a year for a single !!! This increase was outrageous, and is putting us in a position to have to potentially cancel our coverage altogether or put our people to part time, with no health benefits !

These changes with this disasterous OBAMA CARE, are destroying small business and their ability to offer affordable health care to middle class families. With Obama Care, you need to be on the poverty level in order to receive supplemental help! It is a monumental disaster, and needs to be changed and/or completely done away with immediately !

Additionally, not only did the health premiums go up this year significantly, they are providing less services and coverage. Our deductibles and co-pays were raised along with the monthly premiums!!! TOTALLY AND COMPLETELY UNACCEPTABLE AND NOT AFFORDABLE.

How dare these Insurance companies ask their customers for another premium hike !!!!! 13% ! that is astronomical and unwarranted. This government must do something about this, immediately. We are not in a socialist country, and healthcare is currently a disaster, thanks to Obama disaster care! The USA has programs in place for the poor, It's called Medicaid !!!! How dare them try to monopolize private insurance !!!!

We cannot afford another rate increase, we can't even afford the new rates, in place since the mandated changes by you people !!!!

Please advise

Thank You

[REDACTED]  
President



**MVP Rate Increase Comment:** [REDACTED]

[REDACTED] to: premiumrateincreases  
Cc: [REDACTED]

07/01/2014 10:55 PM

History: This message has been replied to.

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

Dear DFS Rate Review Committee,

I am writing to express my objection to MVP's current proposed rate increase of 21.14%, currently under review by DFS [REDACTED]. I run a very small non-profit that offers employees the very basic Non-Standard Bronze 3 Plan. We obtained this coverage under the NYS Exchange, but have had previous group plans under MVP. We chose it because it was the only plan we could afford.

The Affordable Care Act was designed to enable organizations like ours to extend benefits to employees. By dramatically raising the number of Americans enrolled in insurance plans nationwide, the ACA has brought nearly 8 million new customers to insurance companies, distributing the risk pool to a broader population and generating huge revenues for insurers. Insurers, in turn, were obliged to pass on some of those revenues to consumers in the form of lower premium costs and more moderate increases. Instead MVP has simply taken the money and run. They had already increased premium rates by double-digit percentages over the past five years. Now, with thousands of new and generally healthier (according to GAO statistics) subscribers, MVP wants 20% more, their largest increase to date, with only the vaguest justifications. As a small organization struggling to do the right thing for our employees, we simply can't keep up. Please, we ask you to exercise your authority to stop this kind of consumer abuse. MVP has not made a convincing argument for the increase, and no doubt hopes that customer apathy and rubber-stamp oversight will win the day for them. Please prove them wrong, hold them accountable, and deny their outrageous request.

I have copied my representatives in the NYS Assembly and Senate on this communication, in order to make them aware of the current rate review process and the challenges faced by small businesses in providing basic support for their employees and families.

Sincerely,

[REDACTED]

[REDACTED]  
| co-director

[REDACTED]



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

07/03/2014 03:45 PM

MVP Health Services Corp.  
group  
ppo



I've been notified that MVP has requested a premium increase that would raise my group's premium by 20.05%. This would be unaffordable for us. The increase from 2013 to 2014 was over 50%. Small businesses, and their employees, can't handle such increases.



MVP Health Services Corp.

group

healthyny



?To Whom May Read This, I am writing in regards to the latest premium increase proposal we have just been informed of from MVP for an increase 13.51%. Just a quick background, my wife is a Licensed Physical Therapist in NY State who owns her own private practice. We see over 6000 patient visits per year with 20% of those patients being MVP members. We have been in business since 2007. During this short time we have seen many, many changes occur from almost all aspects of medicine including transition to electronic records, continued changes to Medicare and the Affordable Care Act, but one aspect we have seen zero change in is our reimbursement rates. MVP, the company that we receive our health care coverage from, has not raised the reimbursement rate they pay Physical Therapist since we opened our doors seven years ago. At that time when we began our health care coverage with MVP the cost for a single person premium per month was \$233.00. Seven years later it is \$397 with a proposed increase of 13.51% again. The literature that MVP sends out to justify this increases list the main reason why the increase is necessary is because of "increased reimbursement rates to our high quality professions delivery great care". If MVP has increased their reimbursement rates they have forgotten about Physical Therapy because we have not seen even a penny increase. As we have seen across the board increases to our cost of running a small business its becomes more difficult to make ends meet. There is only so much ?belt tightening? that can occur and in time you will get to the last hole. We are increasingly reaching that ?last hole? as the cost to deliver care is ever increasingly rising to just the insurance reimbursement. It seems unfair to me that in 2007, MVP reimbursed the same amount per visit (\$42) as they do now and their premiums for their plans have doubled. The continued escalation of all cost, especially health care, coupled with the stagnation of increases to reimbursement rates is not only unfair to medical professionals, but also threatens the very important health services that are available to the general public. If we were seeing a 13.51% increase to our reimbursement rate, or even a 5% increase annually, I would understand and accept these changes. But we are not. I can only hope that seven years from now, when our premiums for health insurance have increased to \$800 per month per member, that we will be receiving more than \$42 per visit from MVP for the high quality services we are delivering to their members. Thank you for you time. Sincerely





MVP Health Plan, Inc.

group

other



As a business owner of a private practice Physical Therapy clinic who provides insurance for our employees and their families along with my own, I am appalled at the reported request for rate hikes for 2015 by numerous insurers, and in this case MVP. Our premiums continue rising yet reimbursement for services as a provider is either stagnant or actually oftentimes reducing. How can companies claim increasing costs yet providers are paid no more? Expensive and overutilized aspects of health care such as symptom masking and blocking drugs that do not actually change the condition itself at the root cause, unnecessary testing such as MRI's too early that do not alter the treatment decision making, and surgeries for conditions that are often equally or better treated non-operatively (Degen RC and meniscal tears, arthritis debridement, many spinal surgeries) are just some examples of controllable health care costs that are not adequately managed. Physicians are given extensive and excessive power in decision making in spite of existing evidence against those very practices. Costs are rising also due to irresponsible decision making and lifestyle choices that lead to chronic disease, trauma or other injury and those who utilize health care sparingly and who have already spent time and money making responsible eating, lifestyle, fitness/activity choices are asked to shoulder the burden of those who choose immediate gratification over the potential for adverse long term effects. Premiums are rising to a point that will increasingly entice some to forego using health insurance all together. These premium increases should be rejected, however, if they are approved there clearly should be a mandated increase in payment to providers of 30-50% of that given increase in the form of higher CPT code payments so that the premium hikes received are more clearly going out directly to the providers of actual health care services rather than administrative/other internal components of insurance.



**Notice of Proposed Premium Rate Change**

Cc: [redacted] to: premiumrateincreases

07/10/2014 09:26 AM

History: This message has been replied to.

Insurer: MVP Health Services  
Plan: Non-Standard Silver 3 off  
Group Coverage  
HIOS: [redacted]

Dear Department of Financial Services:

Please consider reducing our group's 2015 premium increase to less than the proposed 14.36%. We are a small business and (we and our employees) struggle to afford the constantly rising healthcare premiums.

In the Notice of Proposed Premium Rate Change, MVP cited factors including higher costs in the NYC rate region. We do not feel our premiums should increase based on this considering our upstate location. Please contact me at your convenience to discuss this matter. Thank you for your consideration.

Best regards,

[redacted]

[redacted]

Hospital Manager

[redacted]

p [redacted] f [redacted] direct [redacted]

----- Forwarded by [REDACTED] on 07/17/2014 11:45 AM -----

From: <[REDACTED]>  
To: <premiumrateincreases@dfs.ny.gov>,  
Date: 06/26/2014 02:40 PM  
Subject: MVP Health Ins premium rate increase

---

I use to pay \$321/month for Healthy New York with MVP before ObamaCare . Now it's like \$389 but I get a tax credit applied to it of \$38 which is really my own money from a tax credit I will get but they are letting me use it before I get it. Now, I got a letter today from MVP letting me know that they are seeking an increase of 23% for 2015 premium. So that brings it to \$478 minus my \$38 tax credit = \$440/month. Higher Co-pays, Higher Deductible and Higher Premiums. Who named this bill The "Affordable" Health Care Act? .. ..... Dec 2013 premium, \$321, to Jan 2015 premium projected rate of \$478, that's an increase of \$157 in 13 months, ends up at the AFFORDABLE 44% increase in premium rate from where I originally started before the Govt. offered to help out. Not going to be very affordable.

[REDACTED]  
Syracuse NY

----- Forwarded by [REDACTED] on 07/17/2014 11:45 AM -----

From: [REDACTED]  
To: <premiumrateincreases@dfs.ny.gov>,  
Date: 06/26/2014 07:57 PM  
Subject: Rate increase

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I got a letter a week or two ago from MVP saying they were going to “adjust rates” 22% or something close to that. I didn’t understand what they meant because it didn’t say if they were going to raise them or lower them, so I felt like I wasn’t properly informed. I’m already paying \$188 including my tax credit and I only make about \$25k a year. I’m making payments on an operation on a burst appendix and a 10 day hospital stay that occurred two weeks before Obamacare kicked in when I had a \$10k deductible for \$225 a month with no prescription insurance. At least I have prescription insurance, now, that covers my \$300 a month asthma inhalers, so I no longer have to order those from Canada - illegally - though of course, they let me, so I wouldn’t die and orphan my young autistic son who is covered by medicaid because of his disability. If they raise my rates 22%, I will be forced to effectively go without health insurance, again.

Best Regards,  
[REDACTED]

From: [REDACTED]  
To: [REDACTED]  
Cc: [REDACTED]  
Date: 06/27/2014 09:33 AM  
Subject: Insurance rate increases

---

Dear NYS Department of Financial Services,

I just received a letter from our health insurance company, MVP, stating they are filing a request for an increase in premium rates of 13.5% for 2015. I am also filing a request that you deny these rate increases.

We own a small business and each year we struggle with the cost of operating expenses as they continue to rise in this economy. As our operating expenses are increasing, our business income has decreased due to slow economy and our customers not being able to afford our services. On top of our operating expenses, our health insurance has increased almost 80% in 4 years, plus we now have a huge deductible to meet that we never had before. In 2010 our insurance premiums were \$454.92 per month with no deductible, they are currently \$810.22 per month with a \$5000 deductible. With the proposed increase plus the current deductible (because we don't know if that is also increasing) we will be paying over \$16,000 in 2015 for health insurance. That is NOT in our budget! Tell me how is it possible that each year the insurance companies need another huge increase? If we increased our rates as much and as often as these insurance companies, we would no longer be in business.

If this increase takes place, it is going to force us to make some huge decisions such as: moving to another state, closing our business, or going without health insurance. Maybe YOU can help us with that decision. If you allow this increase, it not only affects us, but many others who are in the same position as we are.

I hope that you will take into consideration the strain that this increase will have on business owners and families like us. I look forward to hearing from you.

Sincerely,

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:45 AM -----

From: [REDACTED] >  
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,  
Date: 06/28/2014 09:21 PM  
Subject: I DON'T approve of MVP's proposed 22.25% rate increase for 2015!!!

---

To whom it may concern,

I doubt this email will help much, but I think it's absolutely ridiculous that MVP is considering raising the rates so much now that Obamacare is only 1 year old. I'm 34 years old and this is only the 3rd year of health coverage that I've had since turning 21

and my wages have probably only increased about 22.25% over the past decade and if MVP and other health care companies are allowed to increase there rates so much I will opt out of coverage and face the penalty as I'm sure thousands of others will as well. This rate increase seems so ridiculous that I also think that it should be brought to the attention of the states Attorney general.

Thanks,

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:45 AM -----

From: [REDACTED]  
To: <premiumrateincreases@dfs.ny.gov>,  
Date: 07/01/2014 01:01 PM  
Subject: SAY NO

---

To whom it may concern,

I was recently notified by MVP Health Plan that they are seeking a substantial rate increase (22%) for my health insurance, purchased just six months ago through the state website.

It is outrageous to me that a premium which I can already barely afford (\$350/month) and which covers virtually NOTHING (very high deductibles, no scripts, no dental) was apparently offered as what amounts to a bait and switch product. The plan I have was the lowest cost plan offered in NY by a major insurer. I'm sure that I am one of tens of thousands state-wide who chose the MVP plan out of what amounts to desperation at complying with the law without putting one into bankruptcy. It seems to me that MVP offered the low premiums as a way to get the low end of the market, apparently knowing full well that they would jack the rates once their clients were on the hook.

Please deny MVP's request!

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:45 AM -----

From: [REDACTED]  
To: <premiumrateincreases@dfs.ny.gov>,  
Date: 07/01/2014 01:28 PM  
Subject: MVP proposed rate increase

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mvp rate increase.odt

----- Forwarded by [REDACTED] on 07/17/2014 11:45 AM -----

From: [REDACTED] >  
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,  
Cc: [REDACTED] >

Date: 07/02/2014 08:09 AM

Subject: POLICY [REDACTED] - MVP Health Care - renews May 1, 2015

---

Good morning,

We received your notice and will notify our employees of the proposed 2015 rate increase of 13.56%.

However, I do want to oppose a rate increase of this magnitude. In this economy with so many people struggling, that is an excessive rate increase for anyone to absorb.

Please count this as an opposition to such a high rate increase. As mentioned above, I will notify our employees accordingly. I am sure they will also contact you with their comments.

Thank you.

[REDACTED]  
Benefits Administrator

[REDACTED]

Dear Sir/Madam:

I got my Health Insurance MVP Premier Plus High Deductible HMO through the NYS Healthcare Exchange this past Spring. I am very disappointed to see a proposed rate increase of 25%. How horrible—I just buy into a health plan—and a few months later they propose a GIANT increase. All that premium, plus my doctor. visits, blood labs, etc. is simply not affordable!

I will certainly be looking for a new HMO.

Sincerely,

[REDACTED]

[REDACTED] | Art Director

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:45 AM -----

From: [REDACTED]  
To: <premiumrateincreases@dfs.ny.gov>,  
Date: 07/04/2014 10:24 AM  
Subject: rate increase

---

I received a letter from MVP about their request for a rate increase. Absolutely not!!! I had to get other insurance because the other coverage was from United Healthcare. And that premium went from approx \$800 per month to \$1500 per month, so I had no choice but to find other coverage. Right now, for about the same coverage, I pay \$650 per month to MVP. If this increase goes through, I will have no choice but to reduce my coverage to a much lower policy. Please think of the consumers hardships before the Companies profits. Thank you [REDACTED]

MVP Health plan- Standard [REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:45 AM -----

From: [REDACTED]  
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,  
Date: 07/05/2014 06:11 AM  
Subject: MVP--Proposed Healthcare Premium Increases

---

Please see attached letter.



TY, KSL MVP Rate Increase 07052014.docx

----- Forwarded by [REDACTED] on 07/17/2014 11:45 AM -----

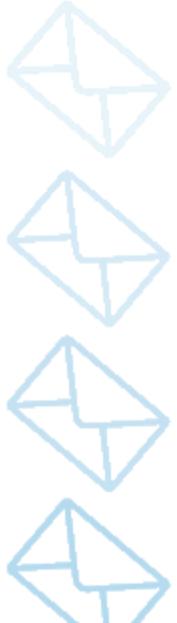
From: [REDACTED] >  
To: <premiumrateincreases@dfs.ny.gov>,  
Date: 07/07/2014 10:47 AM  
Subject: MVP rate increase for 2015

---

This email is to confirm that I do NOT want any additional rate increases charged to me. There would be plenty of money available if Management would not be abusive

with the amount of money they pay themselves. Especially their Executive staff.

[REDACTED]



[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:45 AM -----

From: [REDACTED]  
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,  
Cc: [REDACTED] >  
Date: 07/07/2014 06:27 PM  
Subject:

---

I am writing this in response to a letter I received from MVP that they are looking to do a

17.5% rate increase in rate in the premium that I now pay for my health insurance. I think this is absurd!!!! Especially when most people do not even receive a 2% raise in their salaries, I know I sure do not. Our government needs to step up to the plate and keep this from happening, they are just making the rich richer and the poor poorer.

Thank you,

[REDACTED]

Sent from Windows Mail

----- Forwarded by [REDACTED] on 07/17/2014 11:45 AM -----

From: [REDACTED]  
To: <premiumrateincreases@dfs.ny.gov>,  
Date: 07/15/2014 05:47 PM  
Subject: Unbelievable MVP rate change

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To the NYS Financial Services Team:

I received a letter from MVP Healthcare describing their proposed rate increase to my healthcare policy of +22.25%.

I AM APPALLED that a company as large as MVP can justify a rate increase that large. In ANY service industry, that size of an increase should not be allowed.

Of course I assume MVP is proposing that big of an increase just so that the actual increase they wanted will be permitted.

In this economy I do not know of anyone who is in my financial situation who can afford that kind of an increase. My salary increase for this entire year will total approximately \$500. That's a measly \$40 per month.

I think it is suspicious a company can so underestimate their costs after being a insurance provider for as long as they have.

So, please take pity on those of us who are already getting assistance paying for our insurance and allow me to keep my salary increase so I can afford an eye exam, purchase a new pair of eyeglasses (first in five years), get my fillings fixed, and pay for the increase in my rent.

Thank you,

[REDACTED]

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:Recent fortune cookie: "Self confidence is just enthusiasm at work."

----- Forwarded by [REDACTED] on 07/17/2014 11:45 AM -----

From: [REDACTED]  
To: <premiumrateincreases@dfs.ny.gov>,  
Date: 07/16/2014 01:24 PM  
Subject: Comment - Proposed rate change MVP Health Care

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Hello, I received MVP Health Care's letter (dated June 18) about its proposed rate increase for 2015, and I must express my outrage. Every year, the health insurance industry has some reason to not only raise the rates but also to raise them enormously. How is one -- who runs a household alone as I do -- supposed to afford a rate increase when it's a struggle to pay my monthly bill as it is? It's completely insane that a huge increase of 17.78% is proposed. I will be contacting my legislators, writing a letter to the editor in our local paper, and will have to re-evaluate my choice of a health care provider at year's end.

I really don't understand how such a giant rate increase is even allowed. It's truly despicable. Every year this happens. And every year, citizens like me are robbed. Truly, this has got to stop.

[REDACTED]



MVP Health Services Corp -opposed to increases

chcinc

to:

premiumrateincreases

06/26/2014 08:51 PM

Hide Details

From: [REDACTED] >

To: <premiumrateincreases@dfs.ny.gov>,

History: This message has been replied to.

non-standard gold 3 off + dependent through age 29

We have group coverage

HIOS number [REDACTED]

We are opposed to rate increases on this plan and in general to any health care plan. In the first quarter of 2014 consumers used 1.4 percent less dollars of health care according to the BLS revised and final data. There is no need to increase prices. The Obama Administration projects costs will decline in the coming years.

Additionally prices have risen dramatically with little to no protection from governments and this is unfair to consumers who are forced to have coverage. Administrations need to do more to reduce the cost of insurance for companies and individuals.

If no action is taken to limit insurance coverage prices, you can expect little to no action to reduce the cost of healthcare. Many studies show the USA spends more on per capita health care than most any other nation in the world with less benefit than lower spend nations and the results are poor or less than other less costly nations. New York needs to take a stand to increase competition, limit prices, and reduce big insurance company costs that take money from hard working families and small businesses.

Please, take a step to stop the increases. You are our only hope.



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

07/20/2014 05:33 PM

MVP Health Services Corp.  
group  
hmo-pos



The proposed 6% increase is too large. There should be no increase at all. The policy has been scaled back considerably this year, not covering any out-of-network visits, and instituting deductibles on in-network visits. Considering that the network of doctors is not large, even though the premium on the policy went down, my out-of-pocket expenses have skyrocketed this year, simply for routine medical care. I would up paying approximately double what I had to pay in previous years, considering what was not covered in addition to the plan's already high premiums. And the year is only half over!



**MVP Health Plan, Inc.**

o: premiumrateincreases

07/17/2014 01:36 PM

History:

This message has been replied to.

Non Standard Bronze 2

Group Coverage

[REDACTED]

Our insurance premium increased from 330 to over 900 a month for the same coverage from 2013 to 2014 under the guise of Obama care. I'm not sure how a 300% increase could be approved. Now MVP wants another 20% increase. I'm strongly opposed to just an unaffordable increase.

[REDACTED]

[REDACTED]



**No one deserves a 17.47% increase**

[REDACTED]

to: premiumrateincreases

07/21/2014 11:12 AM

History:

This message has been replied to.

MVP Health Insurance,

Show the consumer where you are benefiting the consumer with this 17.47% increase.

The answer is no where.

Who is getting this increase and why?

I can not afford this rate hike and either can the rest of the nation.

The health insurance industry should be under complete investigation by our political leaders.

I am paying for less and less coverage and you keep raising the rates.

WHAT IS WRONG WITH PICTURE???????????





## Comment - Proposed rate change MVP Health Care

d2or3 to: premiumrateincreases

07/16/2014 01:24 PM

History:

This message has been replied to.

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