



rate change

to: premiumrateincreases

07/16/2014 07:35 AM

History:

This message has been replied to.

Hello,

I am writing to you today in regards to the proposed rate change I was informed of. Here is my information:

Insurer: MetroPlus Health Plan

Name of plan: Platinum - SP2 (Includes Adult and Pediatric Dental/Vision)

Individual Plan

identification number: [REDACTED]

I highly disapprove of this rate increase. When the marketplace opened, MetroPlus had the lowest rates. That was the main reason I picked this insurance. After six months, I have realized that the network of doctors are not great but that is what I get for picking a lower cost insurance. But once I found out about the increase, I was very perplex. The service MetroPlus is providing is far from superior so why would the rates go up 20% to put their pricing on par with the major name brand insurances? The purpose of the Affordable Health Care act was to provide affordable health insurance to Americans. With this increase, MetroPlus is going in the opposite direction. It seems a little questionable that MetroPlus low balled everyone with their pricing which lured a big percentage of New Yorkers to join then attempt to increase 20% which is far above regular yearly inflatable. If this increase does get approved, I will have to rethink my relationship with MetroPlus.

Best,

[REDACTED]



[REDACTED]
[REDACTED]

to: premiumrateincreases

07/16/2014 10:05 AM

History:

This message has been replied to.

Hello,

My name is [REDACTED] [REDACTED] insurer MetroPlus SilverPLus-S2-1(includes Adult and Pediatric Dental/Vision). I have individual coverage and my ID number is [REDACTED] [REDACTED]

I have been informed that my premium rate which is \$374.42 has been proposed to increase to \$439.42. I am an actress living in New York City trying to make ends meet financially. The proposed rate would definitely make it harder for me to keep up with my responsibilities.

I would prefer if you could please keep my premium rate at what it was for this year which is \$374.42.

Thank you in advance for your time and consideration.

Regards,

[REDACTED]



MetroPlus rate increase makes the plan unaffordable to me

to: premiumrateincreases

07/16/2014 11:46 AM

Hello-

I got a notice in the mail that you are already increasing the premium of the health plan I signed up for under the new Affordable Health Care Act just 3 months ago. You are not only increasing, you are doubling the out-of-pocket cost, which makes this plan completely unaffordable for me.

I chose the cheapest plan I could find because I do not make a steady income, and I really felt I couldn't afford the extra expense in the first place, but I signed up for health care coverage because I understood that it was mandatory. If this rate change goes through, I'm going to have to cancel health care coverage because I simply cannot afford it...it will be cheaper for me to pay the yearly penalty for not enrolling. This bait-and-switch pricing seems to go against what I understood the Affordable Health Care plans to be.

The name of my insurer is MetroPlus

Plan name is SilverPlus S2-2

I have individual coverage

My HIOS identification number is





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/16/2014 11:55 AM

MetroPlus Health Plan
individual
other



I think a \$65/month increase for my MetroPlus Silver plan is absurd. As it is I am anxious to get off of this plan due to its extremely low quality so paying more for it is out of the question. It seems disingenuous at best when I sign up for a plan at a given monthly rate and 3 months later I'm informed of a rather large rate increase.



Proposed premium increase

[REDACTED] to: premiumrateincreases

07/16/2014 01:17 PM

Cc: "[REDACTED]"

History: This message has been replied to.

Insurer: MetroPlus Health Plan
Plan: Platinum
Individ
HIOS # [REDACTED]

To whom it may concern,

Please do not approve the monthly premium increase. If approved our monthly insurance would increase by \$260 a month. That would mean a whopping \$3,120 a year for my family. My husband and I carefully selected what we thought would be the most cost efficient plan for us, only to find out about this proposed increase just a few months after signing up. My husband and I work for a non-profit organization doing work in the community. To approve this rate would be an injustice to those who are working hard to stay afloat and meet the basic need of healthcare that all should be entitled to. Thank you for seriously considering this request.

Sincerely,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/16/2014 01:24 PM

MetroPlus Health Plan
individual
other



I am writing this appeal letter in regards to the request to increase my monthly premium. I will be attending college full time in one month and will not be able to afford my insurance if it goes any higher. I do not receive financial assistance from my family and may be unemployed soon. Please do not raise my insurance any higher or I may not be able to stay enrolled healthcare. Thank you for the consideration.



Premium rate change

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

07/16/2014 01:25 PM

History:

This message has been replied to.

Hello,

My name is ██████████. my insurer is MetroPlus and my plan is the silverplus - S1-2. I have ██████████ average plan and my HIOS identification number is ██████████. I am writing to appeal this request to increase my monthly premium. I will be attending college full time in one month and will not be able to afford my insurance if it goes any higher. I do not receive financial assistance from my family and may be unemployed soon. Please do not raise my insurance any higher or I may not be able to stay enrolled.

Thank you,

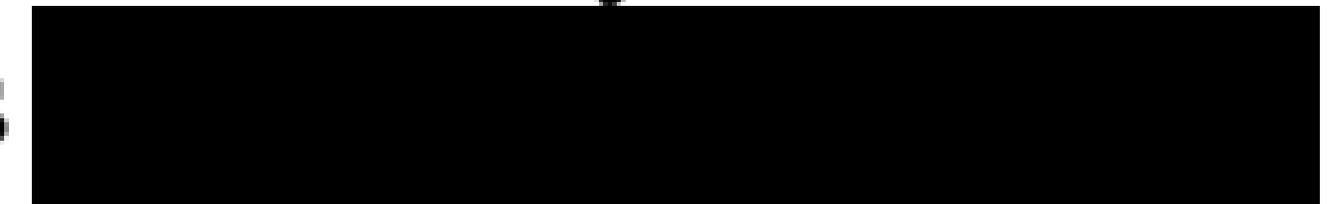
██████████



MetroPlus Health Plan
individual
healthyny



When selecting an individual plan at the Platinum level, I carefully considered that I was choosing to pay a higher monthly premium, but obtaining lower out-of-pocket costs and diagnostic charges. The proposed increase to my monthly premium is 28%. Yes, that is correct. Twenty eight per cent increase per month. My understanding is that the MetroPlus Health Plan has chosen to load the majority of their requested increase onto those who have opted for the platinum coverage, perhaps putting forth the erroneous and offensive rationale that these are the subscribers who can best bear the brunt of this requested rate increase. In fact, this is where you will find many of the subscribers who, like myself, .are getting no subsidy whatsoever for their coverage and who, like myself, decided to get a plan that was as much as they could afford. The amount of the proposed increase is outrageous. There is no other way to describe it. I will be forced, unwillingly, to drop the coverage entirely. The plan is MetroPlus Platinum Plus P2 . Current rate monthly is \$462.69. Requested increase is to \$592.64. I strongly request and hope that the

DFS will disapprove this rate
increase. My HIOS identification #
is 



Comment on Proposed Premium Rate Hike by MetroPlus

to: premiumrateincreases

07/16/2014 02:18 PM

History:

This message has been replied to.

Hello,

My insurer is: MetroPlus

My plan is: SilverPlus - S2-2

It is Individual Coverage

My HIOS Number is: [REDACTED]

MetroPlus has proposed a rate increase for my monthly premium for 2015. It is a rate change of about 18% from \$374.42 to \$439.42. I am certainly opposed to any rate hike and this certainly seems excessive.

It is highly unlikely that I will even get near exceeding my deductible this year and will remain highly unlikely for the coming years. Six months into this plan I have used it for exactly NOTHING. So MetroPlus has simply had the privilege of cashing my monthly premium payments in addition to the government contribution to the premium.

In my specific case, I find this rate increase dubious. And will most likely need to look for another plan next year. If the DFS allows across the board increases from all companies, then what has been a successful health insurance policy will no longer be so.

Please feel free to contact me if you require more information.

Sincerely,

[REDACTED]

PS: It would have been nice to submit this also directly to MetroPlus. But they provided no email address to reply to their letter.



MetroPlus Health Plan

individual

hmo



I write to object to the proposed increase by MetroPlus. Despite being a professional worker and employed full-time, I have not had had employer-provided insurance since 2007. Whenever I would look into individual plans provided, they were either astronomically expensive, or covered care so minimal that it was essentially a waste of money and hardly deserving of the word "care" or even "insurance" - often both. The Affordable Care Act finally provided me the opportunity to acquire health insurance that was at least somewhat attainable. Granted, the law now mandates that individuals acquire insurance and I fortunately have remained relatively healthy, but I certainly wanted insurance for the past seven years. I simply could not afford it. However, do not take this to mean that paying for my plan out-of-pocket has been easy. After assessing the various plans, I selected what seemed to be the most sensible option. But it severely strains my budget to pay for the plan. I am facing exorbitant increases in rent, ongoing student loan payments and other drastic increases in the cost of living, and yet my pay has rarely if ever increased over the years. I barely save anything, if I save anything at all, and do not spend recklessly. A significant rate increase will make a difficult situation into an untenable situation. Not only does MetroPlus want to increase the premium rates, they want to raise my rate by 28%. I was floored when I received the notice, and I will unlikely be able to afford this plan, which up until now was the only plan that provided true coverage while still being (barely) affordable for me. If the increase goes through, I will likely have to either drop insurance entirely, or obtain a plan that barely covers anything and I'll have to forego actual medical care (which defeats the purpose).



Proposed Premium Rate Increase for my MetroPlus Health Plan

to: premiumrateincreases

07/16/2014 11:59 PM

History:

This message has been replied to.

To the NYS Department of Financial Services:

I am writing to you because I received a letter for MetroPlus Health stating that they have requested that you raise the rate of the plan that my husband, [REDACTED] and I, share. I am asking that you deny them the rate increase as my husband and I can in no way afford it. We can barely afford to pay them what we are paying them, even with the Advanced Premium Tax Credit.

My husband and I only signed up for insurance because the law now mandates that we do so, but less than a few months later the insurance company is writing to us to tell us that they want to raise the rate by \$130 a month. An extra \$130 a month comes out to an additional \$1,500 a year. That is more than I spend on heat in the winter. In fact, \$130 a month is more than any of my utility bills. My husband and I are already struggling, as I am unemployed, and a rate increase of this great an amount would surely break us financially. I fear that we would be forced to drop the coverage that we were so happy to get after many years of going uninsured.

So please, I am begging who makes the decision, to reject the requested rate increase. Below, I will provide all of the pertinent information regarding the policy that my husband and I share.

Thank You,

[REDACTED]

[REDACTED]

Name of Insured- [REDACTED]
Name of the Insurer- MetroPlus Health Plan
Name of the Plan- SilverPlus-S2-3 (Includes Adult and Pediatric Dental/Vision)
This is an Individual/ Family Plan
HIOS identification # [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/17/2014 08:56 AM

MetroPlus Health Plan
individual
hmo

[REDACTED]

I wish there was a way for the rate not to go up. I am not that happy with the rate I'm paying now. I was hoping for a lesser amount. Thank goodness for the tax credit or I don't know what I would do for health care. Please be considerate of us low income individuals when making your decision. Thank you. [REDACTED]



Metroplus rate increase .

to: premiumrateincreases

07/17/2014 09:20 AM

History:

This message has been replied to.

Dear DFS staff,

Metro Plus
SilverPlus - S2-2
Individual

NO! This is a terrible idea. I can barely afford this insurance as it is. With a rate increase the premium is almost 20% higher. With the ACA tax credit, what I pay will be 58% higher. For the first time in 6 years I can go to a doctor and get preventative care, I can have a pap smear, I can finally get my cavities and root canal, I can ride my bicycle without fear that one mis-step on anyone's part could financially ruin me. This rate increase will make this RIGHT to good, affordable healthcare disappear. Every human should not be worried about going to the doctor for fear of bankruptcy. Do not accept this rate increase!

Also, I received this notice two weeks ago, dated 2 weeks prior. What a sham! Trying to make someone not write in their feelings by giving them less time to find out all the information needed before making a sound and educated decision. Shame on the time frame of this letter!

Please, for the sake of all the hard working folks who use this insurance and have been blessed to finally be able to afford this quality of care- do not accept these proposed rate increases.

Best



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/17/2014 09:40 AM

MetroPlus Health Plan
individual
other

[REDACTED]

I am shocked to see this rate increase. I can barely afford it right now. I am very pleased with the quality of care I am receiving- and for the first time in 6 years I can go to the doctor without feeling the tight grip of bankruptcy. However, this rate increase is about 20%. When I factored in the ACA tax credit I receive for working my butt off but still not making a lot of money (well under 30k) my rate increase would be 58%! 58%! That's insane! My rent doesn't go up that much. People don't tip that much for awesome service in any industry. While I am supremely grateful to have access to good, quality, affordable healthcare that includes preventative care, vision, and dental (I just got 6 fillings since I hadn't been to a dentist since 2008)... I will not be able to pay more than I am now. Affordable, preventative, healthcare is a RIGHT. I work hard and contribute greatly to society through my chosen field of work- I want the same courtesy to be able to be healthy when I do it. Do not accept this high rate increase. Thank you.



MVP's Premium Rate Increase?

to: premiumrateincreases

07/17/2014 11:21 AM

History:

This message has been replied to.

Many thanks for your attention.

I sent this letter via email to DFS on July 11, but do not see it posted under the **Comments** section of your website:

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

Insurer: MVP Health Plan
Plan: Non-Standard Bronze 2
Coverage: Individual
HIOS # [REDACTED]

Re: MVP's Premium Rate Change

After days and days of researching several health plans extensively and then deciding on one, after three months of payments (and not having used the plan once yet), MVP is asking for a 23.39% rate increase?

??? Are they kidding?

I almost balked at signing on to any health plan - my current payments hit my wallet hard. I am on the cusp - where it is a hard monthly expense, yet I do not receive any subsidy. Other than my monthly rent, it is my highest bill. And yet I chose a plan and have made all the payments to them on time. And, before I have even used their services once, and only three months after I chose their plan, they are already asking for a ginormous rate increase?

Am I going to have to spend several days every year researching a new health plan, picking yet another new primary care physician?

In this economy, I don't know anyone among all my peers that is receiving a 23.39% raise. MVP has been operational in NY State for years. Are they this bad at predicting costs?

I ask you to look into the salary and bonuses and compensation all the Executive Officers at MVP are receiving this year before you grant them *any* rate increase.

The way this usually works is that MVP asks for an exorbitant increase and a "compromise" rate increase is granted - some figure - still high - that MVP was expecting all along anyway. They just pretend that they need the 23.39%

But I don't think they should be entitled to *any* rate increase when we are only into the third month from the deadline to sign up for their plans. Three months in and they are already asking for nearly \$1100 more from me each year?

Please check their CEO's compensation as compared to other CEOs and other CEOs in the Health Care "Industry."

Their CEO [REDACTED], (not even working for MVP anymore) received 3.3 million in total compensation last year as part of his retirement package!

???

MVP's chief financial officer [REDACTED] received \$746,648 in total compensation and Chief medical officer [REDACTED] received \$596,441 in total compensation last year.

Some more facts about MVP Healthcare Executive Compensation versus Executives who run a much larger Health Care company:

In 2012, MVP denied 15.5 percent, or 89,841, of the 579,502 claims it received. That is more than twice the percentage of claims denied by Blue Cross, which rejected 194,496, or 7.6 percent, of its customers' 2,572,729 claims.

Yet - MVP also paid out more than twice as much for its CEO in 2012. MVP paid \$1,250,000 for the CEO position, which [REDACTED] took over from [REDACTED] in December. Of that amount, \$704,000 went to MVP's CEO salary, \$241,324 went to CEO bonuses and \$305,176 went to the CEO in "other compensation."

Blue Cross CEO [REDACTED] by comparison, earned a total \$587,184 last year — \$574,913 went to [REDACTED] salary and \$12,271 was paid to [REDACTED] in bonuses.

So while MVP is busy doling out enormous salaries and gigantic bonuses to a rarified few, now they are asking for this unseemly rate increase?



Rate increase

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

07/17/2014 12:01 PM

History:

This message has been replied to.

Metro plus
S2-2

[REDACTED]

I will not pay this increase. I'm a broke musician just getting by. Please do not increase my rate.

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/17/2014 11:50 PM

MetroPlus Health Plan
individual
healthyny



I think it's unconscionable that MetroPlus would announce it is seeking a rate increase of 28% six months after issuing a policy. Since these matters typically require some months of deliberation, then it is clear that the rate offered to the consumer was little more than a bait and switch designed to fraudulently lure in customers. Customers under the Affordable Care Act had to do a non-trivial amount of work in selecting an appropriate plan. Cost was an important factor relative to benefits. Had MetroPlus been 30% more expensive at that time of selection, it is likely I and many other people would NOT have chosen this company. To allow them this rate change is to reward duplicity. It is likely that I'll have to go through the selection process again to see if I'm getting proper value for my premium, putting me and many others back at square one, selecting new doctors and having wasted a huge amount of our time. This is a travesty. The rate increase should NOT be approved.



RE: HIOS ID#: [REDACTED]

to: premiumrateincreases

07/18/2014 01:22 PM

History:

This message has been replied to.

To Whom It May Concern:

The increase rate proposal will be a burden to us. I kindly urged you to reconsider the rate increase from \$412.79 to \$503.81.

Name of insurer: Metro Plus

Name of plan: Gold -G2

Individual Coverage

HIOS ID #: [REDACTED]

Sincerely,
[REDACTED]



HIOS ID #: [REDACTED]
[REDACTED] to: premiumrateincreases

07/18/2014 01:24 PM

To Whom It May Concern:

The increase rate proposal will be a burden to us. I kindly urged you to reconsider the rate increase from \$334.44 to \$378.82.

Name of insurer: Metro Plus

Name of plan: Silver

Individual Coverage

HIOS ID #: [REDACTED]

Sincerely,
[REDACTED]



Comments on my family's health insurance premium rate increase

to: premiumrateincreases

07/18/2014 01:27 PM

History:

This message has been replied to.

Name of Insurer: Metroplus Health Plan

Name of my plan: SilverPlus-S2-1

My HIOS Identification Number: [REDACTED]

The coverage is for me, [REDACTED] and my husband, [REDACTED]

Dear DFS officer,

Thank you very much to take the time to read my email.

My husband and I enrolled in Metroplus Health Plan early this year before the deadline because we wanted to take advantage of President Obama's Affordable Healthcare Act and give ourselves an "affordable" health insurance, which is also why the President spent years fighting for the act to be carried out.

Considering the financial situation we are in right now (my husband is unemployed and I am working two jobs to make ends meet, but we never ever took any public assistance and were always self-dependent people), we decided to pick MetroPlus SilverPlus-S2-1, which to be honest is a very minimum coverage health insurance plan. We would like to have better health insurance plan, but we have to accept the reality -- with the Advanced Premium Tax Credit, this is the plan that we can reasonably afford.

By the way, we are health couple in the age group of 30-40. Matter of fact, after we enrolled in the health plan, we have never had any doctor's visit so far and we have never caused Metroplus to pay a penny for us. I do understand the company, as well as the President, needs to have people like us to cover the entire health care bill.

However, we refuse to pay more than we can afford!

In the month of June 2014, we received the Notice of Proposed Premium Rate Change from MetroPlus notifying us that they intend to raise our monthly premium by \$130. \$130 A MONTH!

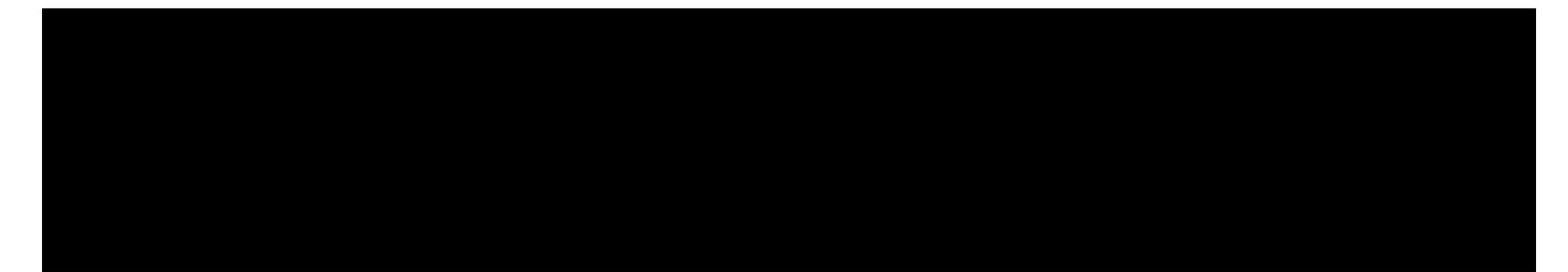
I believe people who sat down in the office to compose that rate increase letter to people like me and my husband just don't understand how much \$130 meant to people who are living from check to check on a weekly basis.

It is not going to be accepted by people like us. We felt we are forced to join the low income group to apply for free medical coverage and ask the government to pay for everything. Trust me, we didn't want to do that, and we have been trying our best not to do that. The health insurance company should cooperate with the government in fulfilling the affordable healthcare act, to help people by providing affordable healthcare, not to squeeze every penny out of people living not that far above the poverty line.

I sincerely request DFS deny the proposed premium rate increase. It is unethical to ask people like us to pay more and more. There should be solutions for the company and government to work together to LOWER, not INCREASE people's health insurance premium.

Thank you for your time and attention in this matter.

Best,





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/19/2014 12:05 PM

MetroPlus Health Plan
individual
hmo



I've had this insurance plan since April, when I had to sign up under the Affordable Care Act. \$375 is not pocket money to me, and now three months later they already want to increase my premium another \$65.00. It seems like a Bait and Switch, once the registration period for the Affordable Care Act has passed.



[REDACTED] - Commenting on Proposed Rate Change by MetroPlus Health
Plan

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

07/21/2014 09:56 AM

Please respond to [REDACTED]

History:

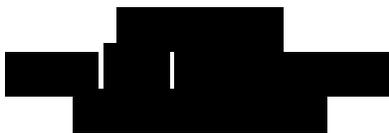
This message has been replied to.

Please acknowledge receipt of this email.

Thank you,



[REDACTED]
Letter.odt



July 21, 2014

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

Name of Insurer: MetroPlus Health Plan

Name of Plan: Platinum Plus P2

Individual Insurance

HIOS Identification Number: 

Re: Objection to MetroPlus Health Plan Proposed Premium Increase

To Whom It May Concern:

Regarding your letter of June 16, 2014, I am writing to you to submit my objection on the proposed premium increase recently filed by MetroPlus Health Plan. A letter was mailed to MetroPlus as well.

I chose MetroPlus as my health insurance through the NY State of Health website because it was the only health plan that did not have a deductible and included vision and dental insurance.

At present, my premium is \$462.69. I receive a tax credit of \$115 which is a significant help. With the proposed premium increase to \$592.64, (\$129.95 more) I will be unable to afford the rate of \$477.64 which includes the tax credit(if this credit stays the same or decreases.) It will be a burden on me as the premium is already quite high.

I have been a customer since February 2014. I do not receive health insurance from my employer, and am ineligible for Medicaid. It is medically necessary for me to have health insurance because I have recently been diagnosed with Polycystic Ovary Syndrome. There is no cure and I will be on medication for the rest of my life.

This proposed rate increase will be a major hardship for me because I cannot afford to pay for rent, utilities, or transportation, and household and personal necessities in addition to health insurance. I urge you to reconsider the increase in my health coverage.

Thank you in advance for your time and consideration.

Very truly yours,





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/21/2014 03:07 PM

MetroPlus Health Plan
individual
other

[REDACTED]

To Whom It May Concern: I object to the proposed increase in monthly premiums. The increase will render the premiums unaffordable especially given the limited coverage provided for the costs demanded. For many healthy New Yorkers, it might be more cost effective to be uninsured given these increased costs.



Silver Plus - S2-2 denial for rate increase submitted to the DFS

██████████ to: premiumrateincreases

07/23/2014 07:44 PM

hios id #



I received notice that my premiums may increase from \$374.42 to \$439.42 based a request by MetroHealth.

That's too much money.

I hope the state denies it.

Wasn't this whole process set up for the betterment for the people. It's a shame.

Please, I hope the DFS does not approve. I can't afford it.





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/23/2014 07:45 PM

MetroPlus Health Plan
individual
hmo



While I have no argument in principle with a provider increasing charges in line with their own rising costs, or if they are providing services above and beyond those expected from the current rate, I regret to say that neither of those situations are evident here. My understanding is that Metroplus's own costs have not increased (though would be keen to see evidence to the contrary) and the service I have received from them does not warrant an increase, unless of course we are to consider cost of customer service staff to attend to their frequent errors regarding my account--I lost count after two dozen mistakes in the billing process. I consider this rate increase request to be entirely iniquitous and urge you to reject it at this stage.



too much money- can't afford the increase proposed for Silver Plus - S2-2

██████████ to: PremiumRateIncreases

07/23/2014 07:48 PM

hios id #



I received notice that my premiums may increase from \$374.42 to \$439.42 based a request by MetroHealth.

That's too much money.

I hope the state denies it.

Wasn't this whole process set up for the betterment for the people. It's a shame.

Please, I hope the DFS does not approve. I can't afford it.





Concerns about premium increase

to: premiumrateincreases

07/24/2014 02:14 PM

History:

This message has been replied to.

Dear whom it may concern at DFS,

1. MetroPlus Health
2. PlatinumPlus - P2 (Includes Adult and Pediatric Dental/Vision)
3. Individual coverage
4. [REDACTED]

MetroPlus Health has informed me that they have applied for a premium increase to be approved by DFS NY for 2015.

The proposed change from \$462.69 to \$592.64 is an increase of \$129.95 or a whopping 28.1% increase. That's an aggregate increase of \$1,559.40 per year.

This increase is prohibitively expensive and would render me to change my plan to a plan that is not desirable or to drop MetroPlus health altogether and look for an alternative option. As evidenced by the roll-out of Healthcare.gov website, shopping for health insurance can be fraught with frustrations, confusions and time consumption -- and I would like to avoid such circumstance if at all possible.

Please investigate carefully their rationale for such a big increase and why in a span of less than one year, they would have this type of revelation that the amount they decided as the premium when Affordable Care Act became effective is now deemed insufficient. Having rolled out the plan at an agreed premium just to make the decision to increase it less than 1 year sounds like a poor, incompetent business decision-making at best or fraudulent, self-interested move at worst at the risk of everyone's health who is enrolled. The reason MetroPlus states such as increasing cost of new medical technologies and higher prescription drug cost could not possibly justify the 28.1% increase in premium in a span of less than a year.

Best regards,

[REDACTED]



Rate Increases

[REDACTED] to: premiumrateincreases

07/25/2014 03:00 PM

History:

This message has been replied to.

Hi,

I just got a letter from my insurance (health) regarding increases. I have been with MetroPlus no less than 4 months and already i am seeing unfair, bait and switching changes. This is unacceptable whereas I was selecting my insurance package based on what my budget can handle. Consider this my disagreement and dissatisfaction with this increase.

I am with **MetroPlus**, on the **SilverPlus-S2 plan** as an individual. My **HIOS** number is [REDACTED]

I look forward to hearing back.

Thank you,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/27/2014 03:24 PM

MetroPlus Health Plan
individual
hmo



I am opposed to the nearly 20% proposed rate increase. In any civilized society health care is a right, not a luxury. Please keep premiums affordable for all.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/28/2014 04:05 PM

MetroPlus Health Plan
individual
hmo



I am a 31 year old single female with no children. I am employed full time and have a graduate degree. My employer does not provide health insurance. I received notice that Metroplus was planning to increase its monthly rates for this Silver plan from \$374.42 to \$439.42 per month (like my billing invoices, I received this notice later than it is dated). I can barely afford the plan I have currently. I have had to borrow money from my parents just to meet this premium plus my student loan payments. I have made each and every of my payments on time, even when Metroplus has sent my invoices late. I will never be able to make a payment with a \$65/month increase next year. I am a healthy young adult who pays into the system way more than I take out, and I should not be penalized so heavily for this. This is supposed to be affordable health care. All of my paycheck goes to 1) rent, 2) taxes, 3) student loans, and 4) health care. After this there is barely enough left to feed and clothe myself. If these rates increase this much, I will have to change my plan, or drop my health insurance and pay the penalty. This more than 17% rate increase over the course of one year is outrageous.



Comments regarding proposed rate change for MetroPlus Silver Plan

to: premiumrateincreases

07/28/2014 04:19 PM

History:

This message has been replied to.

MetroPlus Health Plan
SilverPlus - S2-3
Individual Coverage

To Whom It May Concern

Firstly, apologies for the lateness of these comments - I have been away and have only just read the letter sent to me concerning the proposed rate increase for my recently acquired health plan.

I would like to register my objection to this rate increase given that it will become too expensive for me to continue to be insured under this plan if this increase is approved. It has taken me a long while to be in a position to afford health care and was so grateful to be able to acquire a plan through the healthcare exchange that gave me a decent level of coverage but this price increase would make it prohibitively expensive and I would have to cancel my coverage.

Also, given that I have yet to use my health coverage and have already encountered a significant administrative error (followed by deplorable customer service from MetroPlus involving a representative giving me a false explanation just to get me off the phone), I would definitely refuse to pay more for this insurance plan. If this rate increase happens, I will definitely cancel.

I do hope that my comments will be taken into consideration.

Yours sincerely,



MetroPlus Health Plan
individual
other



Metro Plus is proposing to raise the premium rates on my health plan. The proposed rate increase is 28%. This is absolutely ridiculous. What in our world is allowed to raise it's rates at an increase of 28%? Please do not approve this rate increase request. This is clearly a unethical business practice to desire such an enormous rate change and it should not be allowed. Thank you for your time.



Re: Notice of Proposed Premium Rate Change

[REDACTED] to: PremiumRateIncreases

08/01/2014 01:08 PM

History:

This message has been forwarded.

Thank you very much for your email. I appreciate the response. I understand the rate increase has not been decided upon yet. I would like, however, to add some more information to my previous email. Over the past two weeks, I have spent a lot of time researching primary care and specialist doctors and dentists that are on the approved list of Metro Plus's doctors. Before calling the doctors, I also verified with Metro Plus over the phone that those doctors are covered under my specific plan (Silver S-2). However, when I called all of the doctors, NONE of them actually take MetroPlus insurance. This is incredibly frustrating and time consuming and really, seems unacceptable service for something that I'm paying \$374/month. It certainly stands as evidence that the premium does NOT deserve to be raised.

In closing, I would much appreciate it if this information could also be considered in weighing whether or not to raise the premium for MetroPlus Silver S-2.

Thank you very much for your time.

Best,

[REDACTED]

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 07/01/2014 08:07 AM
Subject: Notice of Proposed Premium Rate Change

Hello,

I am emailing in response to a letter I received about a proposed Premium Rate Change for MetroPlus Health Plan.

Some information:

- 1) Name of insurer: MetroPlus Health Plan
- 2) Name of plan: SilverPlus - S2
- 3) Individual coverage
- 4) My HIOS ID number: [REDACTED]

This was a most upsetting letter to receive. Never, have I experienced such a price hike after subscribing to something for 3 months. I scrutinized extensive amounts of literature and agonized over the figures for months to find a health insurance plan that I could afford. To finally sign up and be told 3 months later that the premium would be increased by \$780 a year seems totally unacceptable.

I understand and sympathize with MetroPlus's position that health care costs are on the rise.

However, to raise your prices only 3 months after the deadline to sign up (to avoid 2013 tax penalties) seems like they simply did not accurately or appropriately estimate their costs.

I really can not emphasize enough how upsetting this is. Having exhaustively read the literature on this SilverPlus S2 plan, I can tell you that its not a good health plan, and while I can only speak for myself, I imagine that anyone signing up for this plan is on a tight budget or they would have signed up for a more comprehensive plan. To raise prices so abruptly on a lower level plan that is clearly aimed at people on a budget, certainly contradicts MetroPlus's promise to offer affordable health care.

I sincerely hope that you will consider and deny this proposed premium rate change.

Thank you for your time!



Comment on proposed rate increase for metroPlus Health Plan

to: premiumrateincreases@dfs.ny.gov

08/05/2014 04:33 PM

To whom it may concern,

My name is [REDACTED] and I am insured through the ny state marketplace under MetroPlus Gold Heal [REDACTED] an individual plan and my HIOS identification number is [REDACTED].

I was shocked to hear about the rate increase since this plan is terrible. It is not even worth what I am paying now. Many of the doctors originally advertised on the plan have been removed, and I find that very, very few of the ones left have received their schooling in the developed world. This worries me, and it is not what I thought I was signing up for back in March. I will most definitely be changing plans in November since this one is worthless. I have already filed a compliant with the NY State Board of Health against metroPlus for advertising doctors that are not on the plan.

Sincerely,

[REDACTED]



MetroPlus Health Plan
individual
hmo

[REDACTED]

August 1, 2014 Benjamin M. Lawsky Superintendent of
Financial Services One State Street New York, NY 10004 Mr.
[REDACTED] Health Bureau New York State Insurance
Department 25 Beaver Street New York, NY 10004 Re:
Requested Rate Changes ? MetroPlus Health Plan ? Individual
On-Exchange Dear Superintendent Lawsky and Mr. [REDACTED]
Health Care for All New York (?HCFANY?) submits the
following comments relating to the proposed average rate
increases of 18.8% and 32% for its individual and small group
market plans, respectively, filed by MetroPlus Health Plan
(collectively, ?MetroPlus?) with the New York State Department
of Financial Services (DFS) for the 2015 plan year. HCFANY is
a coalition of more than 160 consumer and small business health
advocacy organizations dedicated to securing affordable,
comprehensive, and high-quality health care for all New York
residents. HCFANY believes that a robust prior approval process
is a vital consumer protection. Because MetroPlus?s proposed
increases, if adopted without modification, would place financial
strain on New York?s consumers and small businesses,
HCFANY urges DFS to review them carefully. To this end, we
submit the following comments. I. The Affordable Care Act and
New York?s Insurance Marketplace HCFANY urges DFS to
consider the New York carriers? proposed rate adjustments in the
context of the Affordable Care Act?s (ACA) downward pressure
on health care costs. Specifically, DFS should assess the impact
of the following four factors on individual and small group prices
in 2015. 1. Research indicates that the health cost curve is
bending. Lower overall healthcare costs should in turn drive
lower premiums. The ACA includes several provisions designed
to control spending, such as incentives for new healthcare
payment and delivery methods (e.g. value-based payment vs.
fee-for-service). For the past decade, data from across the payer
spectrum indicates that the rate of health care costs increases is
slowing down. This trajectory is likely to continue, as more ACA

provisions are solidified. For example, Medicare spending is about \$1,000 lower per person than predicted in 2010. PricewaterhouseCoopers projects a medical cost trend of 6.8% in 2015, a slight uptick from the 6.5% predicted in 2014 and down from the 7.5% cost trend predicted in 2013. The 2014 Milliman Medical Index cites a 5.4% growth rate between 2014 and 2013, the lowest since the calculation began in 2012. In short, as described in the table below, annual increases in national health care spending have been under 10% for the past 12 years, and have dropped significantly over time. Average year-to-year percent increase in National Health Expenditures

| Year | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 |
|------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Percent Increase | 6.6% | 8.4% | 9.7% | 8.6% | 7.2% | 6.8% | 6.5% | 6.3% | 4.7% | 3.8% | 3.8% | 3.6% | 3.7% |

Source: National Health Expenditure Data National research indicates that health insurance premium rates should be consistent with these lower health care costs. While pre-ACA rate increases averaged 10%, the Congressional Budget Office predicts only a 3% rise in Marketplace premiums for 2015. And just last week, California announced an average increase in its Marketplace plans of just 4.2% for 2015. Additionally, the 2014 Trustee Annual Medicare Report predicts that Medicare premiums will hold steady in 2015. In New York, according to a newly released DFS survey of carriers, New York's insurance plans have been early adopters of many of the ACA-related and other state health care cost reforms initiatives, such as value-based purchasing and patient-centered medical homes. Other reports provide evidence that ACA and New York State delivery system reforms are indeed resulting in cost reductions amongst all payers. The carriers' rate filings should include adjustments in 2015 which reflect the bending of the health care cost curve and the cumulative efforts of New York's payment reforms. For example, New York's Medicaid Redesign Team initiatives, the State's new Delivery System Reform Incentive Payment Program (DSRIP) and State Health Innovation Plan (SHIP) all employ delivery and payment system reforms that further reduce health care costs for the entire delivery system. Despite likely savings that will be generated from these reforms, only one carrier (Excellus) took a downward adjustment to account for quality improvement and cost containment strategies. We urge the DFS to consider New York carriers' rate proposals in light of the impact of the ACA. 2. The 2015 risk pool is likely to be lower-cost than in 2014, according to the Congressional Budget Office (CBO) and American Academy of Actuaries. In general, the CBO predicts that the healthier risk pool in 2015 will lower premiums relative to 2014. There are three reasons why New York is particularly likely to experience this downward

trend: (1) higher than expected enrollments should result in increased carrier bargaining power; (2) the sickest consumers were more likely to have enrolled in year one; and (3) pent-up demand is likely to be concentrated in year one when more uninsured enrolled. The first of the three reasons supporting this prediction is that New York carriers have experienced higher than expected enrollments, due to the remarkably successful launch of the NY State of Health Marketplace. In just the first nine months, over 1.2 million New Yorkers have enrolled in Qualified Health Plans and Medicaid Managed Care plans, 84% of whom were previously uninsured. This exceeds the State's three-year enrollment goal of 1.1 million enrolled by the end of 2016. Carriers can, and should, leverage this increased customer base to reduce provider and other costs, due to economies of scale and the related increase in bargaining power with health care providers. The second reason for a lower-cost risk pool in 2015 than in 2014 is that individuals with higher health care needs are more likely to have signed up during the first 2013-2014 open enrollment period. In 2015 and beyond, healthier individuals are more likely to enroll as the individual mandate penalty increases. Therefore, the 2015 risk pool is likely to be healthier than in 2014. The third reason is that pent-up demand for services from previously uninsured should be concentrated in 2014. In building their 2014 rates, carriers already captured generous pent-up demand adjustments. Indeed, the vast majority (84%) of the over 1.1 million NY State of Health enrollees were uninsured. Moving forward, there is no evidence that the 2015 enrollees are likely to have the same rates of uninsurance. Moreover, the 2015 new entrants likely postponed enrolling in coverage because they are healthier and are less likely to have significant pent-up demand. In short, there is no need for a second year of pent-up demand adjustments and in fact, DFS should secure a downward adjustment from the carriers for the likely reduction of pent-up demand in 2015 versus 2014. As noted above, California's regulators leveraged their bargaining power to secure only an average 4.3% rate increase for its Marketplace products, with many consumers seeing price decreases. Accordingly, DFS should review the carriers' rate proposals with the assumption that the 2015 pool should present overall lower health risk to insurers than the 2014 pool and a commensurate downward adjustment for lower risk and small pent-up demand should be ascribed to all carriers. 3. New federal risk adjustment, reinsurance and risk corridor programs are designed to defray carrier rate increases related to increased risk and market uncertainty. The ACA provides new risk adjustment and reinsurance programs to address increased

risk by insurers and to assure stable prices for consumers and small employers. The ACA's reinsurance payments, designed to reduce rate increases based on less healthy risk pools, are expected to result in premium decreases between 10 and 15%. Historically, New York's now expired risk adjustment program reduced prices by up to 30%. New York carriers are proposing reinsurance adjustments between 5.75% and 6.10 % on average for on- and off-Marketplace plans, which are inconsistent with these projections and the State's historical experience.

Moreover, a review of the New York carrier filings indicates that the majority of carriers in the individual markets proposed no adjustments for the federal risk adjustment program. Finally, none of the carriers have adopted adjustments for the federal risk corridor program, which protects the carriers from unanticipated risk selection. On behalf of New York's consumers and small employers, DFS should ensure that fair adjustments attributable to the impact of the federal risk adjustment, reinsurance, and corridor mechanisms are applied to the carriers in its review. 4. The New York State carriers' rates should reflect a downward adjustment for a decrease in administrative costs. The NY State of Health Marketplace reduces administrative costs for carriers related to compensation of agents/brokers, enrollment and marketing costs. Only 6% of NY State of Health enrollees sought help from a broker/agent during the first open enrollment period, while 43% got help from other in-person assistors, and the remainder enrolled via the helpline and the website.

Additionally, the individual mandate as well as marketing and outreach efforts by NY State of Health should reduce marketing expenses for carriers. Each carrier filing must be considered in the context of the above mentioned environmental factors. Our specific concerns about the MetroPlus application are described below. II. Specific Issues in MetroPlus's Rate Application

HCFANY urges the DFS to consider all of the above factors when reviewing MetroPlus's proposed rates. Further, the DFS should be mindful that MetroPlus has the third highest market share of any 2014 NY State of Health carrier, including many low-income New Yorkers in downstate regions, due to its relatively low 2014 rates. The DFS should carefully consider MetroPlus's rate increase proposals in light of how significant increases may affect its enrollees. Additionally, MetroPlus's Actuarial Memorandum and Exhibit 18 (the Index Rate and Plan Level Adjustment Worksheet) raise the following specific concerns. A. Initial Index Rate HCFANY commends MetroPlus for its initial index rate of \$246.76, which was the lowest identified amongst the individual on-Marketplace, off-Marketplace, and small group plans in our analysis. As

described above, MetroPlus has attracted many New York City residents as a result of its competitive prices. B. Increased Cost of the Essential Health Benefits MetroPlus's estimate for the increased cost of the Essential Health Benefits (EHBs) is 12.4%. This equates to an increase of \$23.89 per member per month. This estimate significantly deviates from MetroPlus's competitors, which cite an average 1.53% upward adjustment for the increased cost of EHBs. MetroPlus explains this increased cost in its Actuarial Memorandum, as well as an attachment to the Memorandum. It appears that the greatest contribution to this increased cost is the addition of Chiropractic Services, Exercise Facility reimbursement and Inpatient Habilitative Services. However, an analysis of the Attachment A, Essential Health Benefits shows that all three services were also listed for last year's products and, as a result, it is unclear why this adjustment should be made again for 2015. DFS should carefully analyze these filings to determine why this adjustment is being asserted for the 2015 plan year. C. Marketwide Adjustment for Fee Schedule Changes MetroPlus estimates an increase of 38.9% for its "Marketwide Adjustment for Fee Schedule Changes. In contrast, MetroPlus's competitors show an average adjustment of 6.92% for this line item, and many carriers took no adjustment at all. MetroPlus explains in its Actuarial Memorandum that the 38.9% increase the increase is based on the higher reimbursement levels expected from its commercial product as compared with its baseline (Family Health Plus). Additionally, it outlines various factors that went into calculating the increase, including estimated out-of-network visits and increases to Medicare reimbursement rates. However, MetroPlus does not provide a supporting exhibit detailing the nature and extent to which these benefits are used by its Individual Market enrollees, and therefore the reader is unable to determine if the combination of these factors indeed justifies an adjustment of this magnitude. DFS should carefully analyze this line item to ensure that a 38.9% increase is justified, and request additional information from MetroPlus as needed to fully understand this adjustment.

III. Conclusion HCFANY urges the Department to closely review MetroPlus's application in light of the issues described above. Thank you for your kind attention to our concerns. If you have any questions, please contact [REDACTED] at [REDACTED]

[REDACTED] or at ([REDACTED]) or [REDACTED]
Peden at [REDACTED] or at ([REDACTED]) Very truly
yours, [REDACTED] MPH Legislative
Counsel Health Policy Associate New Yorkers for Accessible
Health Coverage Community Service Society of New York cc:
[REDACTED]



Rate increase

to: premiumrateincreases

08/07/2014 12:04 PM

History:

This message has been replied to.

I am enrolled in:
MetroPlus PlatinumPlus - P2, individual.
HIOS number:



I am dismayed to learn of a possible 25% increase in the cost of my health plan, to take effect only 1 year after I first enrolled in it.

This is an unreasonable increase, well over the cost of inflation. It would bring the cost to virtual equivalence with the plan I was enrolled in prior to the ACA. What is the point of the ACA's reforms if the cost savings to the individual consumer are completely erased?

I am very happy with many features of my MetroPlus plan, but the billing is ridiculously complicated. I receive multiple bills for small amounts of money pertaining to a single visit. It's not clear what they are for or why they are not included in my 1 free annual physical. I've called the billing department; they cannot tell me what the individual items on the bill are for. I've gone to visit the medical offices in person, and they claim to know nothing about billing. So, no one is able to understand and explain these bills. In effect, I'm being asked to pay blindly without understanding what I'm paying for and trust that no one has made any errors, which is hard to take on faith.

Although I am very happy with many features of my Metro Plus plan, the billing is so ridiculous and frustrating that I will not stick with it if the price rises to be the same as my old, pre-ACA plan, which had much clearer billing. I'm willing to put up with some frustration in exchange for a significantly lower overall cost. But if the price is the same, good-bye. What am I paying for?

May I respectfully suggest that streamlining your billing procedures would generate enough cost savings that you wouldn't have to raise prices to your customers.

Thank you.





Metroplus Premium Rate Increase . Please Block this Request.

to: premiumrateincreases

08/07/2014 02:53 PM

History:

This message has been replied to.

Dear Dept. of Financial Service,

Re: Metroplus Health Plan, Individual Coverage

HIOS ID Number [REDACTED]

Please block and halt any rate increase for Metroplus Health Plan. They do a horrible job as an insurer. They have practically no doctors for any purpose of any kind. It takes weeks to get an appointment, I have spent hours sobbing and crying on the phone. The name they give always turn out to be False and untrue, in fact the doctors listed do not take their insurance. Their information is so often wrong I no longer bother to ask them. They left me bleeding for weeks with a problem which may turn out to be uterine cancer. Right now I am waiting for biopsy results that the hospital clinic (since I could not see a doctor, I was forced to use more expensive hospital visit, stupid waste) which in any reasonable system would be returned in a week. It has been 8 days already.

Absolutely the worst service ever, they deserve to be SHUT down. Do not give them an increase. They should be investigated for fraud.

I truly regret having by mistake signed up for insurance with them. My income has gone down since January, and I cannot afford one cent more for this truly inferior coverage.

Sincerely,

--

[REDACTED]
public historian
cultural project manager

[REDACTED]



Rate increase

to: PremiumRateIncreases@dfs.ny.gov

08/10/2014 10:29 AM

History:

This message has been replied to.

Hi I'm a member of the metro plus silver s1-1 plan. I have paid every month BUT have never even used my insurance. Now they want to increase my rates?! For what I'm currently jobless and can't afford an increase especially since I don't even use my insurance. What can I do? My id # is [REDACTED]

S

[REDACTED]
Sent from my iPhone



Against the rate increase

to: premiumrateincreases

08/13/2014 01:31 PM

History:

This message has been replied to.

Hello,

I recently received a letter informing me about planed rate increase. I believe that this increase is too much and will not be affordable for me to pay higher amount. It's not fair that I received certain rate and now it will be increased only a year later!!! I will not be able to pay higher amount and I'm asking not to raise the rates.

my info: Name of the insurer: Metro Plus

name of my plan: silverPlus - S2-2

individual coverage

HISO number: [REDACTED]

Best,

[REDACTED]

--

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/14/2014 12:41 PM

MetroPlus Health Plan
individual
other



The rate increase of 17% is obviously excessive. Whose incomes are increasing at 17% every year? Not mine? My child, whose insurance this is, relies on his parents and his government for his well-being. We are doing our part. It is up to you, the government, to make sure that his parents are able to continue to provide for his health, by curbing these excessive rate increases. It is unwarranted and baseless.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/21/2014 12:23 AM

MetroPlus Health Plan
individual
healthyny

[REDACTED]

4-6 months ago, our family decided to sacrifice an inordinate amount of our paycheck for the "peace-of-mind" health insurance policy that we thought two working parents of an only child deserved. It is being suggested that it will be increased by 25% a month after 4 months. How can an additional \$260 a month be so casually tacked on without representation? We will terminate our policy if this rate increase is approved. We feel like we have been duped into committing to a policy by a given deadline, only to have that "fixed" premium nullified.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/26/2014 06:41 PM

MetroPlus Health Plan
individual
other



I can finally afford health insurance. However, if premiums go up, I will once again be unable to afford insurance. Please don't allow rates to go up. Simple mathematics - they lose customers they lose money.



Raising insurance premiums ?

[REDACTED] to: premiumrateincreases

08/26/2014 06:47 PM

History:

This message has been replied to.

To whom it may concern,

The Affordable Care Act was passed to control costs. If my premium goes up as much as Metroplus is trying to raise it, I will no longer be able to afford insurance. Many people will not, despite the ACA's intentions. Please don't allow premiums to go up as planned.

Sincerely,

[REDACTED]
Metroplus individual

HIOS ID # [REDACTED]

RECEIVED

AUG 11 2014



HEALTH BUREAU
N.Y.C. OFFICE

American Cancer Society ☯ Children's Defense Fund-New York ☯ Community Service Society of New York
Empire Justice Center ☯ Institute for Puerto Rican and Hispanic Elderly
Make the Road New York ☯ Medicare Rights Center
Metro New York Health Care for All Campaign ☯ New Yorkers for Accessible Health Coverage ☯
New York Immigration Coalition ☯ Project CHARGE
Public Policy and Education Fund of New York/Citizen Action of New York
Raising Women's Voices-New York ☯ Schuyler Center for Analysis and Advocacy ☯ Small Business Majority

August 1, 2014

Benjamin M. Lawsky
Superintendent of Financial Services
One State Street
New York, NY 10004

Mr. Charles Lovejoy
Health Bureau
New York State Insurance Department
25 Beaver Street
New York, NY 10004

Re: Requested Rate Changes – MetroPlus Health Plan – Individual On-Exchange

Dear Superintendent Lawsky and Mr. Lovejoy,

Health Care for All New York (“HCFANY”) submits the following comments relating to the proposed average rate increases of 18.8% and 32% for its individual and small group market plans, respectively, filed by MetroPlus Health Plan (collectively, “MetroPlus”) with the New York State Department of Financial Services (DFS) for the 2015 plan year.¹ HCFANY is a coalition of more than 160 consumer and small business health advocacy organizations dedicated to securing affordable, comprehensive, and high-quality health care for all New York residents. HCFANY believes that a robust prior approval process is a vital consumer

¹ These rate increase applications were submitted on or about July 2, 2014. Specific references refer to SERFF file number: MPHP-129571498 (hereafter “Rate Application”).

Health Care For All New York
c/o Amanda Peden, Community Service Society of New York
105 E. 22nd Street, New York, New York 10010
(212) 614-5541



protection. Because MetroPlus's proposed increases, if adopted without modification, would place financial strain on New York's consumers and small businesses, HCFANY urges DFS to review them carefully. To this end, we submit the following comments.

I. The Affordable Care Act and New York's Insurance Marketplace

HCFANY urges DFS to consider the New York carriers' proposed rate adjustments in the context of the Affordable Care Act's (ACA) downward pressure on health care costs. Specifically, DFS should assess the impact of the following four factors on individual and small group prices in 2015.

1. Research indicates that the health cost curve is bending.

Lower overall healthcare costs should in turn drive lower premiums. The ACA includes several provisions designed to control spending, such as incentives for new healthcare payment and delivery methods (e.g. value-based payment vs. fee-for-service). For the past decade, data from across the payer spectrum indicates that the rate of health care costs increases is slowing down. This trajectory is likely to continue, as more ACA provisions are solidified.² For example, Medicare spending is about \$1,000 lower per person than predicted in 2010.³ PricewaterhouseCoopers projects a medical cost trend of 6.8% in 2015, a slight uptick from the 6.5% predicted in 2014 and down from the 7.5% cost trend predicted in 2013.⁴ The 2014 Milliman Medical Index cites a 5.4% growth rate between 2014 and 2013, the lowest since the calculation began in 2012.⁵ In short, as described in the table below, annual increases in national health care spending have been under 10% for the past 12 years, and have dropped significantly over time.

Average year-to-year percent increase in National Health Expenditures

| 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 |
|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 6.6% | 8.4% | 9.7% | 8.6% | 7.2% | 6.8% | 6.5% | 6.3% | 4.7% | 3.8% | 3.8% | 3.6% | 3.7% |

Source: *National Health Expenditure Data*⁶

² Blumenthal, D., Stremikis, K., & Cutler, D. (2013). Health care spending – a giant slain or sleeping? *New England Journal of Medicine*, 369(26), at 2551-2557.

³ The mystery of the missing \$1,000 per person: can Medicare's spending slowdown continue?. Kaiser Family Foundation, available at <http://kff.org/health-costs/perspective/the-mystery-of-the-missing-1000-per-person-can-medicare-s-spending-slowdown-continue/>.

⁴ Medical Cost Trend: Behind the numbers 2015, PricewaterhouseCoopers, available at <http://pwchealth.com/cgi-local/register.cgi/reg/pwc-hri-medical-cost-trend-2015.pdf>, at 6.

⁵ 2014 Milliman Medical Index, Milliman, available at <http://www.milliman.com/insight/Periodicals/mmi/2014-Milliman-Medical-Index/>.

⁶ Available at <http://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/Downloads/tablex.pdf>.



National research indicates that health insurance premium rates should be consistent with these lower health care costs. While pre-ACA rate increases averaged 10%,⁷ the Congressional Budget Office predicts only a 3% rise in Marketplace premiums for 2015.⁸ And just last week, California announced an average increase in its Marketplace plans of just 4.2% for 2015.⁹ Additionally, the 2014 Trustee Annual Medicare Report predicts that Medicare premiums will hold steady in 2015.¹⁰

In New York, according to a newly released DFS survey of carriers, New York's insurance plans have been early adopters of many of the ACA-related and other state health care cost reforms initiatives, such as value-based purchasing and patient-centered medical homes.¹¹ Other reports provide evidence that ACA and New York State delivery system reforms are indeed resulting in cost reductions amongst all payers.¹²

The carriers' rate filings should include adjustments in 2015 which reflect the bending of the health care cost curve and the cumulative efforts of New York's payment reforms. For example, New York's Medicaid Redesign Team initiatives, the State's new Delivery System Reform Incentive Payment Program (DSRIP) and State Health Innovation Plan (SHIP) all employ delivery and payment system reforms that further reduce health care costs for the entire delivery system. Despite likely savings that will be generated from these reforms, only one carrier (Excellus) took a downward adjustment to account for quality improvement and cost containment strategies.¹³ We urge the DFS to consider New York carriers' rate proposals in light of the impact of the ACA.

⁷ Gruber, J. (June 2014). Growth and variability in health plan premiums in the individual insurance market before the Affordable Care Act. *The Commonwealth Fund*, 1750(7), at 2.

⁸ Updated estimates of the effects of the insurance coverage provisions of the Affordable Care Act, April 2014. Congressional Budget Office, at 6.

⁹ Covered California Press Release, July 31, 2014. Available at <http://news.coveredca.com/2014/07/covered-california-announces-rates-for-2015>.

¹⁰ 2014 Annual Report of the Board of Trustees of the Federal Hospital Insurance and Federal Supplementary Medical Insurance Trust Funds. (July 28, 2014). Available at <http://apps.washingtonpost.com/page/national/2014-medicare-report/1220/#text/p93>, at 87.

¹¹ A number of plans have accrued health reform savings. New York State Department of Financial Services. (July 2014). New York health care cost and quality initiatives. Available at: <http://www.dfs.ny.gov/report/pub/payment-reform-reports.pdf>. For example, United Healthcare's "Accountable Care Shared Savings" program saved over \$200,000 due to decreased inpatient and emergency room utilization; HealthNow's "Facility Quality Incentive Program" saved over \$3 million; and Excellus' "Rochester Medical Home Initiative" reported a 1.2:1 return on investment).

¹² See, e.g. Silow-Carroll, S & Edwards, J.N. (2013). Early adopters of the Accountable Care Model. *Commonwealth Fund*, pp. 19-20; U.S. Dept. of Health and Human Services., Press Release: Medicare's delivery system reform initiatives achieve significant savings and quality improvements— off to a strong start, (Jan. 30, 2014). Available at <http://www.hhs.gov/news/press/2014pres/01/20140130a.html>.

¹³ Excellus Health Plan, Inc., Exhibit 18, Line 17.



2. The 2015 risk pool is likely to be lower-cost than in 2014, according to the Congressional Budget Office (CBO) and American Academy of Actuaries.¹⁴

In general, the CBO predicts that the healthier risk pool in 2015 will lower premiums relative to 2014.¹⁵ There are three reasons why New York is particularly likely to experience this downward trend: (1) higher than expected enrollments should result in increased carrier bargaining power; (2) the sickest consumers were more likely to have enrolled in year one; and (3) pent-up demand is likely to be concentrated in year one when more uninsured enrolled.

The first of the three reasons supporting this prediction is that New York carriers have experienced higher than expected enrollments, due to the remarkably successful launch of the NY State of Health Marketplace. In just the first nine months, over 1.2 million New Yorkers have enrolled in Qualified Health Plans and Medicaid Managed Care plans, 84% of whom were previously uninsured.¹⁶ This exceeds the State's *three-year* enrollment goal of 1.1 million enrolled by the end of 2016. Carriers can, and should, leverage this increased customer base to reduce provider and other costs, due to economies of scale and the related increase in bargaining power with health care providers.

The second reason for a lower-cost risk pool in 2015 than in 2014 is that individuals with higher health care needs are more likely to have signed up during the first 2013-2014 open enrollment period.¹⁷ In 2015 and beyond, healthier individuals are more likely to enroll as the individual mandate penalty increases. Therefore, the 2015 risk pool is likely to be healthier than in 2014.

The third reason is that pent-up demand for services from previously uninsured should be concentrated in 2014. In building their 2014 rates, carriers already captured generous pent-up demand adjustments. Indeed, the vast majority (84%) of the over 1.1 million NY State of Health enrollees were uninsured. Moving forward, there is no evidence that the 2015 enrollees are likely to have the same rates of uninsurance. Moreover, the 2015 new entrants likely postponed enrolling in coverage because they are healthier and are less likely to have significant pent-up demand. In short, there is no need for a second year of pent-up demand adjustments and in fact, DFS should secure a

¹⁴ See, Updated estimates of the effects of the insurance coverage provisions of the Affordable Care Act, April 2014. Congressional Budget Office. p. 7; Drivers of 2015 Health Insurance Premium Changes. (2014). American Academy of Actuaries, at 2.

¹⁵ Updated estimates of the effects of the insurance coverage provisions of the Affordable Care Act, April 2014. Congressional Budget Office, at 7.

¹⁶ NY State of Health Public Marketplace Data Report as of June 30, 2014.

¹⁷ See, Updated estimates of the effects of the insurance coverage provisions of the Affordable Care Act, April 2014. Congressional Budget Office. p. 7; Drivers of 2015 Health Insurance Premium Changes. (2014). American Academy of Actuaries, at 2.



downward adjustment from the carriers for the likely reduction of pent-up demand in 2015 versus 2014.

As noted above, California's regulators leveraged their bargaining power to secure only an average 4.3% rate increase for its Marketplace products, with many consumers seeing price decreases.¹⁸ Accordingly, DFS should review the carriers' rate proposals with the assumption that the 2015 pool should present overall *lower* health risk to insurers than the 2014 pool and a commensurate downward adjustment for lower risk and small pent-up demand should be ascribed to all carriers.

3. New federal risk adjustment, reinsurance and risk corridor programs are designed to defray carrier rate increases related to increased risk and market uncertainty.

The ACA provides new risk adjustment and reinsurance programs to address increased risk by insurers and to assure stable prices for consumers and small employers. The ACA's reinsurance payments, designed to reduce rate increases based on less healthy risk pools, are expected to result in premium decreases between 10 and 15%.¹⁹ Historically, New York's now expired risk adjustment program reduced prices by up to 30%.²⁰ New York carriers are proposing reinsurance adjustments between 5.75% and 6.10 % on average for on- and off-Marketplace plans, which are inconsistent with these projections and the State's historical experience. Moreover, a review of the New York carrier filings indicates that the majority of carriers in the individual markets proposed no adjustments for the federal risk adjustment program. Finally, none of the carriers have adopted adjustments for the federal risk corridor program, which protects the carriers from unanticipated risk selection. On behalf of New York's consumers and small employers, DFS should ensure that fair adjustments attributable to the impact of the federal risk adjustment, reinsurance, and corridor mechanisms are applied to the carriers in its review.

4. The New York State carriers' rates should reflect a downward adjustment for a decrease in administrative costs.

The NY State of Health Marketplace reduces administrative costs for carriers related to compensation of agents/brokers, enrollment and marketing costs. Only 6% of NY State of Health enrollees sought help from a broker/agent during the first open enrollment period, while 43% got

¹⁸ *Id.* n. 9.

¹⁹ Establishment of Exchanges and Qualified Health Plans, Exchange standards for employers (CMS-9989-FWP) and standards related to reinsurance, risk corridors, and risk regulatory impact analysis, Center for Consumer Information & Insurance Oversight, Adjustment (CMS-9975-F). (March, 2012). Center for Consumer Information & Insurance Oversight, U.S. Dept. of Health & Human Services, at 42.

²⁰ *Id.* at 43.



help from other in-person assistors, and the remainder enrolled via the helpline and the website.²¹ Additionally, the individual mandate as well as marketing and outreach efforts by NY State of Health should reduce marketing expenses for carriers.

Each carrier filing must be considered in the context of the above mentioned environmental factors. Our specific concerns about the MetroPlus application are described below:

II. Specific Issues in MetroPlus's Rate Application

HCFANY urges the DFS to consider all of the above factors when reviewing MetroPlus's proposed rates. Further, the DFS should be mindful that MetroPlus has the third highest market share of any 2014 NY State of Health carrier, including many low-income New Yorkers in downstate regions, due to its relatively low 2014 rates.²² The DFS should carefully consider MetroPlus's rate increase proposals in light of how significant increases may affect its enrollees. Additionally, MetroPlus's Actuarial Memorandum and Exhibit 18 (the Index Rate and Plan Level Adjustment Worksheet) raise the following specific concerns.

A. Initial Index Rate

HCFANY commends MetroPlus for its initial index rate of \$246.76, which was the lowest identified amongst the individual on-Marketplace, off-Marketplace, and small group plans in our analysis. As described above, MetroPlus has attracted many New York City residents as a result of its competitive prices.

B. Increased Cost of the Essential Health Benefits

MetroPlus's estimate for the increased cost of the Essential Health Benefits (EHBs) is 12.4%.²³ This equates to an increase of \$23.89 per member per month. This estimate significantly deviates from MetroPlus's competitors, which cite an average 1.53% upward adjustment for the increased cost of EHBs. MetroPlus explains this increased cost in its Actuarial Memorandum, as well as an attachment to the Memorandum.²⁴ It appears that the greatest contribution to this increased cost is the addition of Chiropractic Services, Exercise Facility reimbursement and Inpatient Habilitative Services. However, an analysis of the Attachment A, Essential Health Benefits shows that all three services were also listed for last year's products

²¹ 2014 Open Enrollment Report. (June 2014). NY State of Health: The Official Health Plan Marketplace, at 16.

²² MetroPlus enrolled 15% of total NY State of Health enrollees, exclusively in downstate regions. See 2014 Open Enrollment Report. (June 2014). NY State of Health: The Official Health Plan Marketplace, at 13.

²³ Exhibit 18, Line 13.

²⁴ See Actuarial Memorandum, at 10 and Attachment 4A.



and, as a result, it is unclear why this adjustment should be made again for 2015.²⁵ DFS should carefully analyze these filings to determine why this adjustment is being asserted for the 2015 plan year.

C. *Marketwide Adjustment for Fee Schedule Changes*

MetroPlus estimates an increase of 38.9% for its “Marketwide Adjustment for Fee Schedule Changes.”²⁶ In contrast, MetroPlus’s competitors show an average adjustment of 6.92% for this line item, and many carriers took no adjustment at all. MetroPlus explains in its Actuarial Memorandum that the 38.9% increase is based on the higher reimbursement levels expected from its commercial product as compared with its baseline (Family Health Plus).²⁷ Additionally, it outlines various factors that went into calculating the increase, including estimated out-of-network visits and increases to Medicare reimbursement rates. However, MetroPlus does not provide a supporting exhibit detailing the nature and extent to which these benefits are used by its Individual Market enrollees, and therefore the reader is unable to determine if the combination of these factors indeed justifies an adjustment of this magnitude. DFS should carefully analyze this line item to ensure that a 38.9% increase is justified, and request additional information from MetroPlus as needed to fully understand this adjustment.

III. **Conclusion**

HCFANY urges the Department to closely review MetroPlus’s application in light of the issues described above. Thank you for your kind attention to our concerns. If you have any questions, please contact Mark Scherzer at mark.scherzer@verizon.net or at (212) 406-9606 or Amanda Peden at apeden@cssny.org or at (212) 614-5541.

Very truly yours,

Mark Scherzer, JD
Legislative Counsel
New Yorkers for Accessible Health Coverage

Amanda Peden, MPH
Health Policy Associate
Community Service Society of New York

cc: Troy Oechsner
John Powell

²⁵ See New York Essential Health Benefits, available at <http://info.nystateofhealth.ny.gov/sites/default/files/Attachment%20-%20Essential%20Health%20Benefits%20New%203.17.13.pdf>

²⁶ Exhibit 18, Line 15.

²⁷ *Id.*

**Community
Service
Society** | Fighting Poverty
Strengthening
New York

105 East 22nd Street
New York, NY 10010

Mr. Charles Lovejoy
Health Bureau
New York State Insurance Department
25 Beaver Street
New York, NY 10004

411 2nd St. N.Y.
N.Y. N.Y.
NEW YORK, N.Y.
10010

NEW YORK, N.Y.
10010

NEW YORK, N.Y.
10010

1000425855



RECEIVED
AUG 12 2014
HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]

Long Island City, NY 11101

August 11, 2014

To Whom It May Concern:

I am writing to strongly object to the Notice of Proposed Premium Rate Change by MetroPlus, my insurance company. I am surprised and offended that a \$130 per month increase is being considered. As a working artist, I can not afford the change, and I honestly would not have signed up for MetroPlus had I known it was going to increase after only having insurance for 2 months!

I am urging you to please reconsider so that working class individuals like myself can afford to keep my health insurance.

Enclosed please find the letter from MetroPlus.

Sincerely

[REDACTED]

HIOS #11177NY0180001-01



July 15, 2014

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

RECEIVED
AUG 04 2014
HEALTH BUREAU
N.Y.C. OFFICE

To Whom It May Concern:

I would like to officially submit my comments regarding a proposed rate increase by MetroPlus Health Plan. The proposed rate change is one of over 17% for the minimal essential coverage required by law. This increase in cost would place currently covered members of MetroPlus to experience a severe financial burden. I hope that this letter will help convince you not to allow the Rate Increase.

If this proposed rate increase is approved, you will likely become the reason health insurance becomes unaffordable to many and will result in many currently insured individuals and families to opt out of being covered by any health insurance. The fee paid to the IRS instead of being insured would prove to be a more reasonable alternative. This fee, which is 1% for those making over \$19,650 per year, is significantly lower than paying for coverage even with APTC. This becomes even more attractive when compared to the relative increases in income for individuals that generally don't rise more than a few percent over the course of a year.

The proposed increase could potentially pave the way for Insurance Companies to continue to raise rates at a growth level that even after the first year is becoming out of hand. This will result in increased costs to the city and state governments by forcing citizens to remain without coverage and would only benefit the federal government by reducing their APTC costs and increase their revenue through collected fees. If this rate is allowed we will experience a return to unaffordable health care and an overall less healthier and happier society with an increasing burden on the state.

Regards,



Susbscriber of Metro Plus Health Plan (SilverPlus S2-3 Individual Insurance Plan) HIOS 11177NY0070001-04

Dear MetroPlus,

I have to tell you \$70 difference is almost double of what I pay and I can't afford it at all. I don't understand why they have to adjust this much money. Seventy dollar is a lot of money, if they know. Please do not change the amount. Thank you.

Sincerely,

[REDACTED]

7/12/14

Dear NYS Department of Financial Services

I can't afford to pay \$70 more of the difference.

Please don't change the amount. Thank you.

If you have to change the amount, I might have to withdraw the contract.

1.

[REDACTED]

2. Silver Plus - S1-2

3. Individual

4.

[REDACTED]

Sincerely,

[REDACTED]

July 2014

NYS Department of Financial Services
Health Bureau - Premium Rate Adjustments



RECEIVED
JUL 28 2014
HEALTH BUREAU
N.Y.C. OFFICE

To Whom It May Concern:

I recently received an advisement letter from MetroPlus informing me that they have proposed a premium rate change. Unfortunately I was not able to respond right away as we had a death in the family (my grandmother) and had to tend to many arrangements. I didn't have time to gather my thoughts but still, I wanted to share this with you...

I feel *compelled* to write to you to object, and state my opinion on why this rate increase would be both negatively impactful, and also unwarranted. The most concise way for me to do this is as short bullet points but I'm happy to explain more via phone.

1. As a part-time worker, it was already difficult to earn an additional \$200/month, just to pay for health insurance. It will not be possible to add another \$100/month, as they are proposing.
2. I've only had this insurance since January. I find it unreasonable that they are already looking to increase the premiums, and it concerns me about how often they will do this, if you allow them.
3. Honestly, MetroPlus' customer service has not been up to par. I've had to call three times and here's what I dealt with each call: they do not speak English well and often struggle for the English words to explain what they are trying to say; the wait time was *always* 15+ minutes; and, they are not able to answer questions without additional, long holds (presumably while they check manuals or ask their managers). They also do not accept debit/credit card payments so it's the only bill that I have each month, that I have to write and mail my payment.
4. I've only been to the MetroPlus-approved doctor once. She was abrupt and dismissive. She also wanted me to return for two things that she could have done during that visit (presumably to get another copay and visit fees).

At the end of the day, it is not possible for me to pay an additional amount, and even if it were I would not spend it with MetroPlus; their services are below standard compared to every other insurance I've had in the past (even H.I.P).

If you allow them to increase the premium, I will be forced to immediately end my plan with them, and possibly go back to be without insurance again. I may be the only person to write you (or maybe not) but I'm certainly not the only person who will end the plan if they increase the amount.

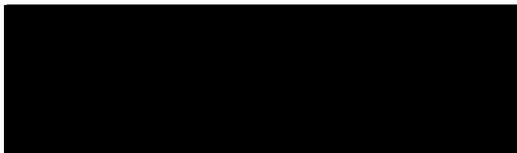
I hope that you will consider this heavily before making your decision.

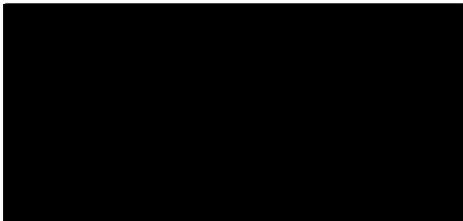
Here is the pertinent information that the letter said I should also include:

- MetroPlus
- GoldPlus G2
- Individual coverage
- HIOS: 11177NY0170001-01

I'm happy to discuss this with you in more detail. You can reach me by phone or email.

Sincerely,

A large black rectangular redaction box covering the signature area.A large black rectangular redaction box covering the contact information area.



RECEIVED
JUL 23 2014
HEALTH BUREAU
N.Y.C. OFFICE

July 16, 2014

NY State Department of Financial Services
Health Bureau-Premium Rate Adjustments



Subject: Regarding proposed premium rate change for 2015 by MetroPlus Health Plan

Dear Sir or Madam:

After abruptly being dropped from my previous insurance provider, I was forced to seek coverage through the NY Health Exchange Program. After careful selection, on January 1st 2014 I enrolled in a MetroPlus Health Insurance Plan. This plan currently covers my present health condition including; transplant medications, doctors' visits, diabetic treatment, dental needs, and post-transplant healthcare. This plan was selected based off the need for certain coverage options, as well as calculating my ability to make the monthly payments. Although I have chosen a plan that would best suit my needs, it already places a great pressure and financial strain on my budget. Any increase in this monthly cost would further strain my finances and inevitably lead to a decline in my health.

My health needs, frequent doctor follow-ups & visits, lab test, etc... does not afford me the privilege to work extra hours to afford an increase in premium. Any increase will in fact force me to lower my plan or seek coverage from another insurance provider, thus lowering the quality of my health care.

I am writing this letter in hopes that by sharing my situation, it will lead to a re-review of my case and overturn of the decision to possibly increase my monthly premium. When I initially took this plan out in good faith I had no indication that in less than a year later I would be fighting against premium increases, ultimately fighting to keep proper life sustaining care. I only hope that this letter serves its purpose and I can continue to receive the care and coverage I need and initially signed up for at an affordable rate.

Policy Information:

Name of Insurer: 
Name of Plan: MetroPlus Health Plan/Platinum-P2
Individual Plan
HIOS #: 11177NY0180001-01

Sincerely,



[REDACTED]

NYS Department of Financial Services
Health Bureau- Premium Rate Adjustments

[REDACTED]
HIOS ID NUMBER: 11177NY0070001-05

RECEIVED
JUL 28 2014
HEALTH BUREAU
N.Y.C. OFFICE

To Whom it May Concern,

My name is [REDACTED], the name of my insurer is MetroPlus- Plan = Silver Plus-S2-2, Individual coverage.

I received your letter discussing the proposed request for a rate change for the upcoming year 2015. I am submitting this request with verification of my salary for the years of my employment. You see, I work for a Temporary Agency and have been working for them for three (3) years, [REDACTED] Prior to that I worked out of [REDACTED] I work at [REDACTED] [REDACTED] and earn \$12.50 an hour. I receive no sick time, no annual leave, and no health benefits. My weekly gross salary is around \$437.50 after taxes I receive 343.83, which varies because I do not get paid for holidays or sick days. That is \$1372.00per moth with variations that can make it less. My rent is 351.00 (Subsidized Section- 8), electricity is \$80.00- \$90.00per month, food is \$100.00 week (\$400.00 month), phone bill is \$107.59, cable \$36.48, and my present insurance premium for one person is \$94.42 plus various co-payments is such; Primary care Physician so-pay \$15.00, Gynecologist \$35.00, X-rays blood work \$35.00 each, Hospital visit \$75.00. So my recent annual check up cost \$255.00 in addition my monthly premiums. So my expenses for the month of June was \$1329.49.

Rent- \$351.00

ConEdison- \$85.00

Food-\$400.00 (\$100.00 per week)

Phone bill-\$107.59
Cable-\$36.48
Monthly Insurance Premium- \$94.42
Medical Cost June-\$255.00

Total: \$1329.49

This does not include the cost for my medicine, laundry/ Dry cleaning, or getting my hair done.

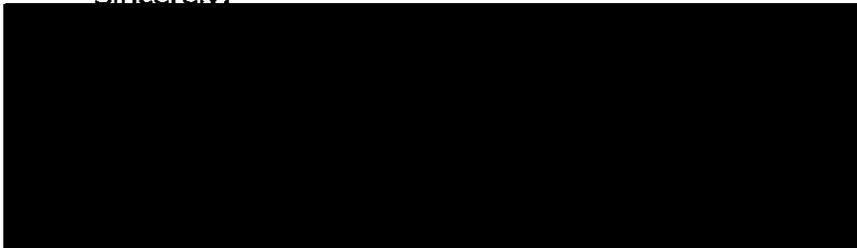
My monthly income is \$1375.32
Minus- \$1329.49

Leaves a monthly balance of \$45.83

Now, My question to you is, where is the monies for an increase in premiums of \$439.42?

The cost for my medical coverage would then be more than my subsidized rent. I believe I qualify for the financial credit call Advanced Premium Tax Credit and would greatly appreciate your consideration of this matter.

Sincerely,



7/14/14

Re: Notice of Proposed Premium Rate Change

Name of my insurer- Metro Plus Health Plan

Name of my plan- [REDACTED]

Individual coverage

HIOS ID number- [REDACTED]

RECEIVED
JUL 17 2014
HEALTH BUREAU
N.Y.C. OFFICE

To whom it may concern,

I am writing in regards to the recent notice I have received from my insurer Metro Plus Health Plan. The notice stated that my insurer is proposing a 28% increase on monthly premium payment for 2015; I am distraught by the proposal especially I have not use the insurance and they are propose to increase my rate. I am writing to complain this increase which is unfair to individual like me with little resource to fight against this proposal except writing to the DFS; on the other hand the insurance company can raise the premium at the rate of 28% which is higher than my salary raise every year. How can individual catch up with the health insurance with this kind of rate increase? Pls. consider.

Thank you.

[REDACTED]
Metrolus Health Plan [REDACTED]
H10SID# [REDACTED]

7-11-14

NYS Department of Financial Services
Health Bureau - Premium Rate Adjustment
[REDACTED]

RECEIVED
JUL 16 2014
HEALTH BUREAU
N.Y.C. OFFICE

To Whom it May Concern,

This letter is in regards to the Notice of proposed premium rate change, dated 6-16-14 from Metrolus Health Plan (MHP) [REDACTED]

I'm outraged with MHP underhanded tactic to attempt to increase the premium payment after I'd signed up.

Prior to signing up, I was never informed of this proposed rate change. The rate is already too high.

If MHP was honest and decent, they would've earlier made this known to their new members

Instead, when I'd contacted MHP on 7-10-14, I was informed of this proposed rate goes thru, all members will receive a 60 days notice

The increase is will be \$129.95/month more. I'm already having a hard time paying my present rate (\$462.69/month) and with the increase, I don't know how I will pay it.

Therefore, this proposed premium rate change must not go thru.

A disquieted member
[REDACTED]

RECEIVED

JUL 16 2014

HEALTH BUREAU
N.Y.C. OFFICE

July 12, 2014

Re: Notice of Purpose Premium Rate
change

To whom it may concern

My name is [REDACTED]. I am writing on
behalf of my premium rate changes. I enrolled
through the NY state of health and was assisted through
Advance Premium Tax credit I was unaware of
premium rate changes. I thought this was a set
premium. My insurer is MetroPlus Health plan my
plan is Silver plus my HIOS I.D. # is [REDACTED]
with individual coverage. ~~Without~~ With the assist of
APTC I was able to pay my health plan. So
please consider me for APTC for 2015

Thank you
[REDACTED]

Name of Insurer: MetroPlus Health Plan

Name of Plan: PlatinumPlus - [REDACTED]

Type of Coverage: Individual

HIOS Identification Number: [REDACTED]

RECEIVED
JUL 17 2014
HEALTH BUREAU
N.Y.C. OFFICE

Greetings!

I am writing with great concern regarding my current MetroPlus Health Plan rate increase.

I have been notified that MetroPlus is requesting a rate increase from \$462.69 to \$592.64, a full and incredible 28% increase on my plan.

As per their boilerplate notification letter: "Health plans continually review the amounts we charge (our rates) verse the amounts we are required to spend to manage our member' healthcare needs. Rates are adjusted in order to ensure we can appropriately cover those needs."

MetroPlus would have me believe, as I continue to read their notification, that these increases are being requested in light of new medical technologies and higher prescription drug costs. I take immediate issue with this.

I find it strikingly questionable that four months after the Affordable Care Act is put into place that suddenly a major health insurance provider finds the cost of insuring their members is so egregious that their rates need to be spiked nearly 30% amount. Either they irresponsibly offered services at too low a price or something else is the issue.

Is everyone burdened with such a hefty increase? This I seriously doubt. That is why I am respectfully requesting that the New York State Department of Financial Services deny MetroPlus their requested 28% plan increase on my plan.

Before the ACA, healthcare companies had nothing preventing them from exorbitantly raising their rates. I had been victim to the predation rampant in this industry where, after a month or two of paying from the start of my plan, had my rate increase to the point of being unaffordable. I had to drop. The insurance company had pocketed months of rates meanwhile I never used the service. This story had played out across my entire social network again and again.

Now the ACA places a stop-gap in-between, acting as a preventative measure. The insurance company must be approved. There is no reasonable explanation for a 28% increase for the spurious argument of "the business of health became 28% more expensive in four months!" I don't buy it, and neither should you.

I had no illusions that this business practice would end when the ACA passed and the exchanges opened up. I knew they would try. I am asking that the DFS to stand up for me as the consumer paying into an exchange that should have made healthcare more affordable for all of us.

Thank you!

[REDACTED]

[REDACTED]

New York State Department of Financial Services
Health Bureau – Premium Rate Adjustment

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

[REDACTED]

Date: June 24, 2014

Acct. [REDACTED]

Re: Notice of Proposed Premium Rate Change
SilverPlus – S3-2 [REDACTED]

Dear Sir/Madam:

Attached you will find a letter to MetroPlus Health Plan regarding a number of concerns with my individual health care plan (member ID above).

My comments are specifically:

1. The arbitrary process of the premium rate change.
2. The unfairness of the rate change; such a high rate for such a low end user of health care and the salary to rate ratio.
3. How was the rate determined?
4. MetroPlus has provided me with no documentation regarding the coverage and selected features.
5. MetroPlus took two months to send me my membership ID.

This letter has a twofold purpose, 1) it provides comments regarding my concerns as a member, and 2) It is a request for information on how rate changes are determined, how policy features are selected, and the regulations that govern these insurance carriers.
Thanking you in advance for addressing my concerns.

Sincerely,
[REDACTED]

06/16/2014

RECEIVED
JUN 24 2014
HEALTH BUREAU
N.Y.C. OFFICE

Re: Notice of Proposed Premium Rate Change

SilverPlus - S2-2 (Includes Adult and Pediatric Dental/Vision)

Dear [REDACTED]

MetroPlus Health Plan is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2015. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify or disapprove the requested rate change.

Proposed Premium Rate Change

Your current monthly premium is: \$374.42.

If approved, the proposed monthly premium is: \$439.42.

If you enrolled through the NY State of Health, the state's health plan marketplace, and you qualified for financial assistance, called an Advanced Premium Tax Credit, your current premium is less than the amount shown above and your 2015 premium will be less than shown above if you qualify for the APTC again next year. NY State of Health will calculate your eligibility for financial assistance each year.

Please note that while we try to provide you with the most accurate information possible, the final rate may differ based on the benefit plan design and other features you select on renewal. Also, the final, approved rate may differ because DFS may modify the proposed rate.

Why We Are Requesting a Rate Change

Health plans continually review the amounts we charge (our rates) versus the amounts we are required to spend to manage our members' healthcare needs. Rates are adjusted in order to ensure we can appropriately cover those needs. Though we do our best to keep our rates as reasonable as possible, the cost of new medical technologies and higher prescription drugs cost, for example, are factors that sometimes require plans like ours to change the rates.

30-day Comment Period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate changes. The comments must be made within 30 days from the date of this notice.

You can contact MetroPlus Health Plan for additional information at:

MetroPlus Health Plan
[REDACTED]



RECEIVED

JUN 24 2014

HEALTH BUREAU
N.Y.C. OFFICE

Re: Notice of proposed premium rate change

To whom it may concern,

I am writing today with regard to the enclosed document that I received.

Currently I am unable to afford this proposed rate increase. What do I do now???

I am a full time housewife with two small children and I am unable to work at this time, and my household is a single income household.

Please help me.

Looking forward to a speedy response.

Respectfully yours,



7/21/2014

I did not want to apply for financial assistance (Advance Premium Tax Credit). I am able to afford \$348.33 monthly premium not the proposed \$394.61 monthly premium. I will most likely drop BronzePlus - B2 MetroPlus insurance if my premium is increased.

MetroPlus
BronzePlus - B2
Individual Coverage

HIOS: [REDACTED]

Member [REDACTED]

Cc:
NYS Department of Financial Services
Health Bureau - Premium Rate Adjustment

[REDACTED]

Cc:
MetroPlus Health Plan

[REDACTED]

[REDACTED]

Current monthly premium is \$348.33
Proposed monthly premium is \$394.61

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

06/16/2014

RECEIVED
JUN 19 2014
HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]

Re: Notice of Proposed Premium Rate Change

SilverPlus - S2-2 (Includes Adult and Pediatric Dental/Vision) [REDACTED]

Dear [REDACTED]

MetroPlus Health Plan is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2015. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify or disapprove the requested rate change.

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Your current monthly premium is: \$374.42.

If approved, the proposed monthly premium is: \$439.42.

If you enrolled through the NY State of Health, the state's health plan marketplace, and you qualified for financial assistance, called an Advanced Premium Tax Credit, your current premium is less than the amount shown above and your 2015 premium will be less than shown above if you qualify for the APTC again next year. NY State of Health will calculate your eligibility for financial assistance each year.

Please note that while we try to provide you with the most accurate information possible, the final rate may differ based on the benefit plan design and other features you select on renewal. Also, the final, approved rate may differ because DFS may modify the proposed rate.

Why We Are Requesting a Rate Change

Health plans continually review the amounts we charge (our rates) versus the amounts we are required to spend to manage our members' healthcare needs. Rates are adjusted in order to ensure we can appropriately cover those needs. Though we do our best to keep our rates as reasonable as possible, the cost of new medical technologies and higher prescription drugs cost, for example, are factors that sometimes require plans like ours to change the rates.

30-day Comment Period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate changes. The comments must be made within 30 days from the date of this notice.

You can contact MetroPlus Health Plan for additional information at:

MetroPlus Health Plan
[REDACTED]

RECEIVED

JUN 25 2014

HEALTH BUREAU
N.Y.C. OFFICE

Insurance METRO Plus Health Plan
Health Plan ID Silver-S1-2

Individual Coverage

His Identification

6/20/14

NYS Department of Financial Services
Health Bureau - Premium Rate Adjustment

To Whom it may Concern

Dear Sir/Madam,

I received a letter from my Health Insurance Plan asking for a Proposed Premium Rate Change, which is an increase in my current monthly premium, please I am struggling to pay my monthly payments of what I have right now I can't afford for my payment to go up again I am trying to keep up with the payment because I need my medications its so hard sometimes, getting this letter from Metro Plus Health Plan raised my blood pressure and I am already on pressure meds please consider

Thanking you in advance

June 23, 2014

Metroplus Health Plan
[REDACTED]

Re: [REDACTED]

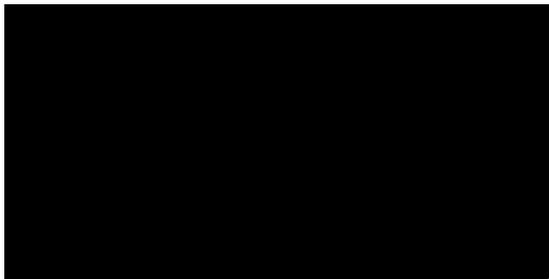
Account ID- [REDACTED]
[REDACTED]

To Whom It May Concern,

I, [REDACTED] am writing in response to your notification of a proposal to raise the Gold Plan Metal Level premium rate for 2015. You informed that you will be proposing a raise of 31% of the premium rate. I would like to comment that I disapprove of this proposed rate increase as it poses a financial hardship for my employee. If you intend to increase the premium rate, you should also add services to compensate for the financial hardship. It is unclear to me why you would increase rates and not discuss compensating the members with added services.

Please reconsider this proposal, an increase of 31% will create much hardship on my employee as I am sure it will also cause much hardship on others who looked toward the NY Market Exchange for assistance with medical care.

Sincerely,
[REDACTED]



RECEIVED
JUN 23 2014
HEALTH BUREAU
N.Y.C. OFFICE

June 21, 2014

NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments



RE: Proposed Premium Rate Change

Dear Sir or Madam:

I write to inquire and comment on a letter I received from MetroPlus Health Plan regarding the company's request to DFS to approve a substantial increase in premium rates.

My health insurance premium is presently \$462.69 per month and will jump to \$592.64 in 2015 if the request is approved.

This represents an increase of nearly 30%.

I bought MetroPlus insurance through the NY State of Health insurance exchange a few months ago when my former insurance rate (I was covered under COBRA through my old employer) was increasing more than \$100 per month. I sought a lower priced insurance through ACA and the insurance exchange and settled on MetroPlus.

Now I am advised that after a few months of coverage, my monthly insurance rate will increase an additional \$130 per month.

I am unclear as to what causes the need for a 30% hike in rates and will be seeking a more competitive rate and different insurance plan if the rate is approved by the DFS.

Sincerely,

[Redacted signature]





RECEIVED

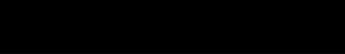
JUL 07 2014

HEALTH BUREAU
N.Y.C. OFFICE

Insurance carrier – Metro Plus

Name of plan – Platinum Plus 2

Individual coverage

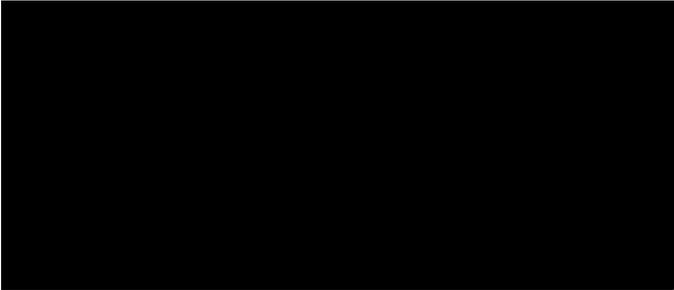
HIOS ID # 

July 1st, 2014

To whom it may concern,

I am writing in response to a letter I received from Metro Plus advising me of a rate increase effective 2015 on my renewal date. The current monthly premium is \$462.69 and Metro Plus is requesting the premium be increased to \$592.64, which is an increase of over 28%. An increase of this magnitude will cause a severe financial burden on me and on my family. I simply cannot afford it. The affordable care act is based on earnings and I will not get a 28% increase in my salary this year. I ask that you look into my case and deny Metro Plus the request for an increase in my monthly premium. I will gladly pay the premium based on my current earnings and you can view my tax returns for the year 2014.

Sincerely,



[REDACTED]

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

07/04/2014

NYS Department of Financial Services
Health Bureau - Premium Rate Adjustments

[REDACTED]

Re: MetroPlus Health Plan proposed rate change

To whom it may concern:

My name is [REDACTED] I am an individual subscriber to MetroPlus GoldPlus - G2 (Includes Adult and Pediatric Dental/Vision) [REDACTED]

I am writing to the NYS Department of Financial Services Health Bureau to ask that MetroPlus' proposed premium rate adjustment for 2015 be denied.

In the +4 months I have been a subscriber to MetroPlus, I have yet to file for any medical services as I am a healthy person, who doesn't run to specialists or primary care physicians at the drop of a hat. I feel it unfair that as someone who pays her monthly premium on time, that I am being penalized by rising healthcare premium rates of nearly an extra \$100 per month so to cover the costs of other people's overuse of services.

Being that I live in New York City, where salaries are disproportionate to the rest of the United States just to live in this city, I do not qualify for any Advanced Premium Tax Credits, nor any other subsidy due to my salary (which barely puts me in the middle-class of this city). I would imagine that my premium rate is in one of the top tiers of MetroPlus' subscribers. I am not offered Medical Coverage at work, and thus, this is out of pocket for me (I subscribed as required to the ACA pickup before the required enrollment date). \$100 extra dollars per month would significantly burden my ability to pay my bills.

With disappointment

[REDACTED]

[REDACTED]

July 2, 2014

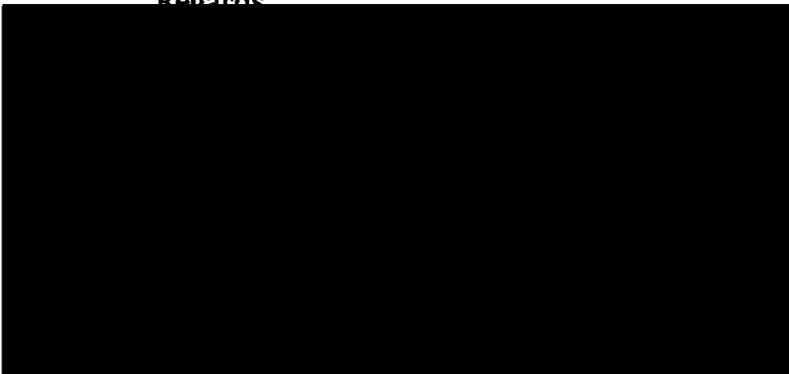
RECEIVED
JUL 07 2014
HEALTH BUREAU
N.Y.C. OFFICE

To whom it may concern,

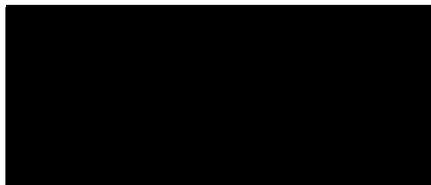
I am writing in response to the letter I received indicating the intent to raise the premium on my health insurance. I strongly disagree with this decision for many reasons. The first being, the rate of \$374 per month isn't exactly cheap to begin with. Secondly, and most importantly, I am forced to go to a women's clinic at the hospital for my annual gynecological exam and other follow up exams. For the amount of money I pay each month I should be able to go to a proper doctor's office. Two weeks ago I waited TWO HOURS even though I had an appointment because the clinic was so busy with women who, I am quite sure, do not pay nearly \$400 a month for coverage. Also, each time I call to ask questions regarding coverage, your employees can't seem to answer them. I am always told that they don't have all of my information on file. I should not have to call each time to update my account.

I find it insulting that you would send your paying customers to a Medicaid clinic then have the audacity to ask for MORE money for the already subpar service. Had I known this was the case, I would not have purchased coverage from your company. If you are expanding from Medicaid service to for-purchase insurance, you should really be sure that what you are offering is worth the money.

Regards



06/30/06



RECEIVED

JUL 17 2014

HEALTH BUREAU
N.Y.C. OFFICE

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

Personal information:

1. Name of the insurer: MetroPlus Health Plan
2. Name of the plan: PlatinumPlus - P2 (includes adult and pediatric dental/ vision)
3. Individual coverage
4. HIOS identification number: 

Questions about a proposed premium rate change in my health plan

I am writing to your services to comment and enquire on a proposed increase, for 2015, of my monthly premium from \$ 462.29 to \$ 592.64. Paying a \$ 592.64 premium would not be possible. My financial resources unable me to pay an additional monthly \$ 130 for my health plan. I want to know which steps I can take toward my insurer before the proposed premium rate change is approved by your services. If the increased is approved, what are the terms relating to cancelling a health insurance with MetroPlus Health Plan?

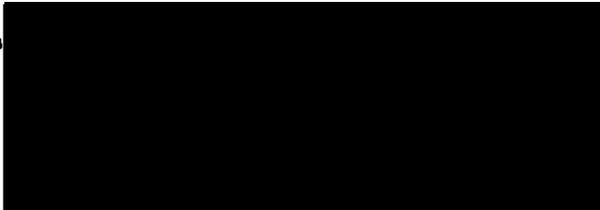
Best regards,



6/30/14

To: NYS Dept. of financial Services.
Health Bureau - Premium Rate adjustments.

From:



RECEIVED

JUL 07 2014

HEALTH BUREAU
N.Y.C. OFFICE

Comments reflecting the premium rate adjustments.

My Insurer: New York State of Health

Name of Plan: MetroPlus Health Plan
Individual Coverage

H105 identification number is:



It has been stated in the letter that I received, my monthly premium is \$359.26, after tax deductible I paid \$138.26 which I think is still a little too high as compared to my income because I am a per diem employee. I am a home health care employee and sometimes I worked only two or three days per week, sometimes five or six days but quiet often when one case ends I have to wait up to one or two weeks to be placed on another case, so with these ups and downs sometimes it is hard to even make ends meet.

It is stated in the letter that I received that if the proposed premium rate change is approved my monthly premium is \$421.52. Now how could I possibly pay for coverage with such a high premium.

I think I should be qualified for financial assistance, Please contact me with further information on the rate changes and financial assistance

Sincerely,



July 5, 2014

To: NYS Dept of Financial Services

RECEIVED

From: [REDACTED]

JUL 08 2014

HEALTH BUREAU
N.Y.C. OFFICE

INSURER'S NAME: METRO PLUS
NAME OF PLAN: PLATINUM PLUS - PI (INDIVIDUAL)
HIOS I.D.#: [REDACTED]

THE Metro Plus request to increase my monthly premium from \$443.24 to 567.52 (almost 25%) is outrageous.

The health insurance premium of \$443.24 (which I am required to pay by law) is already unaffordable for me.

I thought Obama's ACA (Affordable Care Act) was supposed to be just that - "affordable". It most certainly is not.

If my monthly premiums increase, I could easily be forced to drop insurance completely.

[REDACTED]

Hello, My name is [REDACTED] & I'm writing
- about the proposed rate increases
I have MetroPlus - SilverPlus S2 plan
Individual coverage
HIOS [REDACTED]

Before ACA I had a catastrophic plan & was
paying about 5% of my income on health insurance,
I bought into the idea of ACA & got a new plan
which was 10% of my total income. Much more
difficult financially. Now MetroPlus wants to up my
rate from \$374 to \$439. If they do that, I'll definitely
get out. It's just too much money for me.

In conclusion, I object to this rate increase.

Signed,
[REDACTED]

RECEIVED

JUL 27 2014

HEALTH BUREAU
N.Y.C. OFFICE

MetroPlus Health Plan

July 4th 2014

GoldPlus-G2

Individual

HIOS #



RECEIVED

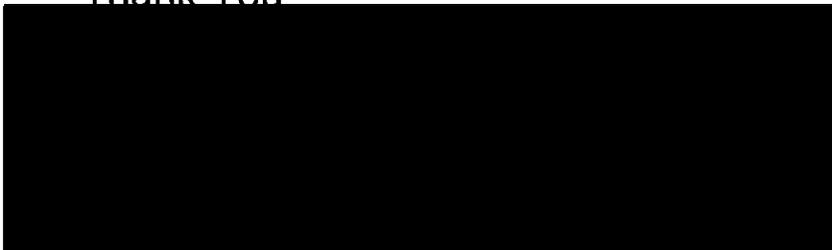
JUL 08 2014

HEALTH BUREAU
N.Y.C. OFFICE

To whom it may concern:

I am writing this letter because I received paperwork in the mail that states that my monthly premium, which is currently \$412.79 could potentially be raised to \$503.81. I find this proposed premium rate change to be absolutely ridiculous. I thought the entire point of Obama care was to help people with affordable insurance. How is \$503.81 for an individual affordable? How is an annual increase of over 20% also affordable? The average cost of living wage increase is less than 3% a year for a working person. How can we be expected to keep these plans? I really would love answers to all of these questions. It is very important for people to have health coverage so please do not approve these rate increases. It is extremely unfair to hard-working people.

Thank You



July 2, 2014

RECEIVED

JUL 07 2014

HEALTH BUREAU
N.Y.C. OFFICE

Re: Notice of Proposed Premium Rate Change

Dear Metro Health Plus Administrators:

I received a letter dated 6/16/14 that my current Metro Plus Health Plan is filing a request with the NY State Department of Financial Services (DFS) to approve a change to my current health insurance monthly premium rate from \$374.42 to \$439.42 commencing in 2015. I am writing to strongly object to this.

Since transferring to the Metro Health Plus health insurance, my customer service experience has been terrible. Instead of being assigned a board certified doctor, I was assigned a nurse practitioner based on my NYC domicile. The facility that I was assigned to was affiliated with Project Renewal, a clinic for homeless drug addicts. The homeless drug addicts told me not to go inside the building. But I went anyway because I really needed to see a medical professional. Once there, I was put through a security conveyor and escorted by an armed guard to the clinic. Once routine blood was drawn, I was informed by the nurse practitioner that I needed to schedule an in-person appointment in order to obtain my blood test results. Because I work 9:00 am – 6:00 pm daily, scheduling has been extremely difficult. I returned a week later after taking time off from work and was told that day to schedule another appointment because the building had a leak.

This is unacceptable customer service for the price that I currently pay. I absolutely object to paying any more than I currently pay for my health insurance. As an educated consumer, I selected this specific plan based on both coverage and price. I will not pay any more than I already pay for sub-par access to health insurance and health coverage. This is the antithesis of what President Obama and the legislature intended when passing the Affordable Health Act. I will share my story with everyone I know if my monthly rate is increased.

Sincerely yours,





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

1 July, 2014

NYS Department of Financial Services
Health Bureau - Premium Rate Adjustments



RE: Metroplus Health Plan Proposed Premium Rate Change
SilverPlus

To Whom It May Concern,

MetroPlus Health Plan has recently advised me by letter that they have proposed a Premium Rate Change to my personal health insurance, raising it from \$ 374.42 to \$ 439.42 per month. I am writing respectfully to ask you to deny this exorbitant increase.

I am a self-employed freelance writer. As my work (and thus pay) is not regular, it had been very difficult for me to afford health insurance. However, in accordance with the new law, I signed up with MetroPlus Health Plan as part of the ACA in December of 2013 and have made my premium payments in full, regularly, and on time ever since.

My objection to the Premium Rate Increase is two-fold:

1. An increase of \$65 per month is excessive. While I understand that, from time to time, increases are necessary to keep up with the marketplace, this amount seems arbitrarily high. An increase of \$30 per month, however, seems altogether fair and acceptable.
2. Having been with MetroPlus Health Plan for nearly a year, I have found it a poor value for the money. Many of the doctors and dentists in network are either past retirement age or part of open clinics. For the money I pay in premiums, I expect a better selection of providers. Should my Premium be raised to \$ 439.42 a month, I will seriously reconsider remaining with MetroPlus, as it simply isn't worth the expense.

In closing, I ask you respectfully to deny MetroPlus Health Plan's proposed Premium Rate Increase. Please do not hesitate to contact me if you have any questions.

Sincerely,



July 1, 2014

Metropius health plan
[REDACTED]

RECEIVED

JUL 07 2014

HEALTH BUREAU
N.Y.C. OFFICE

Dear Sir/madam all# [REDACTED]

My name is [REDACTED]

my account number is [REDACTED]

I am currently paying \$148.84 a month for health insurance that I haven't even started to use. It's very hard and difficult for me and my husband to come up with \$148.48 every month. We struggle every month to pay our health insurance bill, but we still make an effort to pay. We won't be able to pay \$878.84 starting 2015. And if our premium goes up we have no other choice but to cancel our health insurance with Metropius. Please am asking you to let our premium remains at \$148.84 because I can't afford it all. I feel free to contact me at [REDACTED]

yours truly [REDACTED]

July 2, 2014

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments

RECEIVED

JUL 07 2014

HEALTH BUREAU
N.Y.C. OFFICE

Re: Proposed Rate Change

Name: [REDACTED]

Provider: MetroPlus

Plan: MetroPlus GoldPlus G2

HIOS ID Number [REDACTED]

Account number is [REDACTED]

To Whom it May Concern:

I am writing in response to the proposed rate change for MetroPlus. My current monthly premium is \$1,176.44. The proposed premium will be \$1,435.87. This represents a total of \$259 per month (\$3108 annually), or a 22% increase.

Quite frankly, for service this bad, with some of the worst doctors in the city, high deductible, no out-of-network option, and very limited coverage, this is an outrageous proposal. Let me describe some of my experiences to you, after having joined MetroPlus Gold, and you may judge for yourself if a 22% increase is justified.

I am a contractor, and responsible for insurance for my family of 4 (2 adults, 2 children). I make too much money to qualify for financial assistance, but not enough to sneeze at paying close to \$20,000 a year in insurance premiums and other basic health costs. MetroPlus Gold seemed to offer a happy medium when I did my initial research in 2013.

However, that impression was soon to change. My first experience with quality of the in-network health providers came when I went for a checkup with my assigned doctor. Not only was his office less than clean, but the nurse actually informed me she was opening a "new bottle" of "the good stuff" for my allergy shot. This did not fill me with confidence.

My next experience was in trying to get my orthotics (shoe inserts) updated. After a 3-hour visit at the East Harlem Foot Clinic, where I met some charming young students and an extremely jaded podiatrist, I received a letter informing me that my inserts were declined. When I called, the podiatrist informed me that "those are only paid for if you are diabetic." When I asked why he or his office had not informed me of this BEFORE the visit, his answer was "I guess I was having an off day."

Here is a list of problems with MetroPlus Gold.

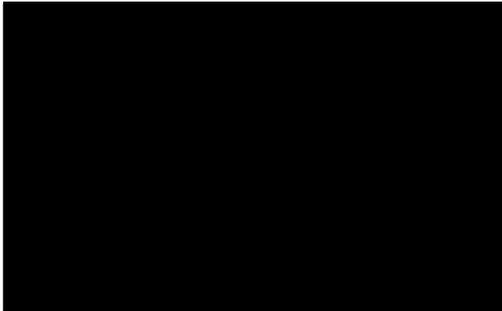
- Terrible website – not user friendly, non-functional, difficult to use, no private account area, and a very bizarre temporary password method rather than normal secured logins.
- No out-of-network doctors
- Poor quality in-network doctors
- Bad communication (usually by letter)
- High deductible for the family plan

The only, let me repeat, the **ONLY** thing going for this plan is the low monthly payment. The increase will certainly remove that advantage.

I am optimistic by nature, and can only hope the problems with the terrible state of health care in New York will improve slowly over time, with affordable family plans for the embattled middle class, high quality health care professionals, useful websites, low bureaucratic overhead, and a better life for all.

To achieve this goal, please deny the premium increase and put pressure on MetroPlus to clean up their act.

Best wishes,



Cc: MetroPlus Health Plan

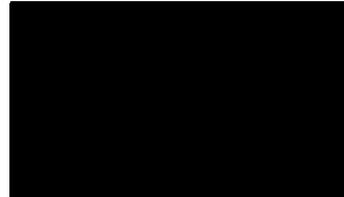


RECEIVED

JUL 08 2014

HEALTH BUREAU
N.Y.C. OFFICE

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments



To Whom it may concern,

My name is [REDACTED] and I am insured with MetroPlus Health Plan. I recently received a notice of a proposed premium rate change. Currently my plan for my husband and I is the Silver Plus and it includes Adult and Pediatric. My HIOS identification number is [REDACTED]

I have never had the opportunity to have medical insurance coverage but I jumped at the chance to have affordable medical coverage. I felt that I would sacrifice and make these monthly premium payments. It is a struggle and an increase in my premium I would not be able to afford. For me this would mean I would have to end my coverage and go back to being one of those people without insurance. This would be unfortunate for me because I don't see any changes financially for me in the near future.

My hope is that this proposed premium change would not happen.

Respectively Yours,



07-01-14

RECEIVED

JUL 08 2014

HEALTH BUREAU
N.Y.C. OFFICE

N.Y.S Department of Financial
Services Health Bureau -
Premium rate adjustments

To: Whom it may Concern

My name is [REDACTED] I am writing on behalf of my wife
[REDACTED] I am 64 year old our main income is my social security
monthly check & small pension total of \$2,074. Our monthly
mortgage along takes more than half of that income, so I
have to manage by cutting down on many basic essentials.
on top of that my three sons came to live with us, since they
can't find work. My wife [REDACTED] is a type 2 diabeete also she
is on medication for high blood pressure. I don't know
what I suppose to do if her premium went up. she have
no income to cover any increase. Please keep the premium
the way it's now.

Letter from MetroPws Health Plan attached

Sincerely

[REDACTED]

NYS Department of Financial Services

Health Bureau – Premium Rate Adjustments



RECEIVED

JUL 02 2014

HEALTH BUREAU
N.Y.C. OFFICE

To whom it may concern,

I'm writing in response to a request for a rate increase on the premium of my health insurance plan. The plan is with MetroPlus Health Plan. The name of my plan is the SilverPlus – S2 plan (including Adult and Pediatric Dental/Vision). My HIOS identification number is 

MetroPlus is requesting a premium increase on my rate from my current premium at \$374.42 to \$439.42. I am writing to urgently request that you reject this premium increase. As a freelance writer and musician, my income is already well below the median income for my county and this increase of \$119 and will mean that I will, without question, need to once again change my plan.

Since the required change in health care starting this year, I have already lost the ability to visit the doctor which has been my primary for over four years. While the ACA has made it possible for me to have vision and dental for the first time ever in my life, I also started paying an addition \$40 dollars a month for my new package. With this increase I will no doubt lose both of those coverages, and return to a catastrophic package, which is exactly what I had before sinking countless hours into the abortive enrollment process in January.

A premium increase of this magnitude flies directly in the face of the original principals of the Affordable Care Act. It's my earnest hope that as the state's regulatory body you find this request nothing less than abhorrent.

Once again, it's my most sincere request that you reject this rate increase and stand up for those of us who displayed ample patience and bought into the New York State of Health Marketplace as it faltered early on.

Most Sincerely,



July 6, 2014

NYS Dept of Financial Services
Health Bureau – Premium Rate Adjustments

RECEIVED

JUL 08 2014

HEALTH BUREAU
N.Y.C. OFFICE

Re: MetroPlus Premium Rate Change
Platinum Plus – P2

Dear Rate Hike Deciders:

I am writing to ask you to be very judicious before you agree to MetroPlus' proposed rate hike. We have been in the program less than a year and they want to hike our premiums from \$925.37 to \$1185.29....really??????

Do you think my piano-tuner husband would be in business very long if in less than a year he said oooops.....I have to charge you, my customers, quite a bit more for the same services because I was inept at planning. NO, he wouldn't.

The hike is too much. Please deny the request.

Sincerely,

[Redacted signature]

[Redacted address]

Metro Plus Health Plan

Re: Notice of Proposed Premium Rate
Change

Sir/Madam,

I refer to the above subject
I must say that I cannot afford any
increase on my premium, because of the
minimum hours I sometimes work per
week.

RECEIVED *separately*

JUL 07 2014

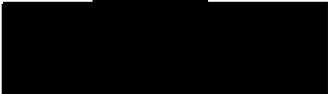
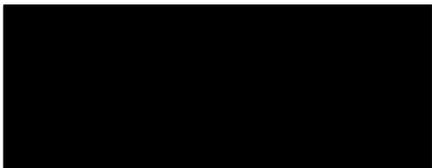
HEALTH BUREAU
N.Y.C. OFFICE

Group Name: - Silver FPL

Member Name: -

Subscriber ID No: -

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustment



June 30th, 2014

My insurance is Metro Plus. My plan is silver plus S2-2 My ID is [REDACTED] I do have individual coverage. I am a senior citizen who is unemployed and was forced to tap into my social security benefits and medicare to maintain my financial responsibilities. I am now on a fixed income and do not want to go on welfare although it is difficult making monthly insurance payments to Metroplus. Metroplus has filed a petition to increase my monthly premium by sixty five dollars. I am requesting the DFS to deny the increase to Metroplus. Do not approve the rate change increase requested by Metroplus insurance because this will cause a financial hardship for me.



RECEIVED
JUL 01 2014
HEALTH BUREAU
N.Y.C. OFFICE

June 26, 2014

RECEIVED

JUL 01 2014

HEALTH BUREAU
N.Y.C. OFFICE

Dear NYS Department of Financial Services:

I strongly urge you **NOT** to allow MetroPlus to raise prices on the Obamacare Public Health option premiums.

What is the point of the health care reform this country has won, if not to keep healthcare affordable to lower income Americans?

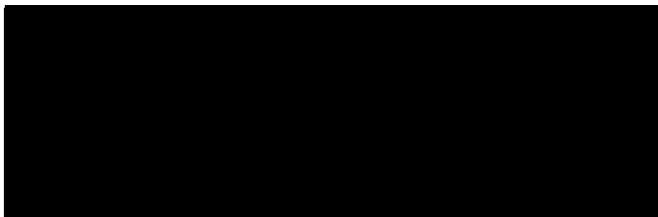
This would be a return to the old days, pre-Obamacare, of raising prices on health insurance premiums every year. So many low income Americans could not even afford health insurance at all.

My income is low, and I got Metroplus plan on the Public Option for \$48 per month in January 1, 2014. Now, six months later, I received a letter from Metroplus saying that they want to raise the price!

Please do not allow insurance carriers to raise prices for healthcare premiums for low-income Americans.

Thank you for seriously considering my recommendations.

Sincerely yours,



My insurer: MetroPlus
Name of Plan: SilverPlus - S2-1
Individual Coverage
HIOS Identification number: 

02/28/2014

To Whom it may Concern,

I just enrolled in MetroPlus about two months ago, and now they have the nerve to raised the premium. A very bad business practise to strongarm a customer.

The sooner the premium goes up, the sooner you lose a enrollee in Metroplus. What gall you have to treat people in such a MANNER!

To be the cheapest, and weakest Medical Insurance on the block, too. One provider called this insurance, Medical Aid! Upping my premium will not stand!





June 26, 2014

RECEIVED

JUN 30 2014

HEALTH BUREAU
N.Y.C. OFFICE

By e-mail & Mail
NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments



RE : Metro Plus premium rate increase



Dear Sir/Madam,

This is my disagreed statement for my Metro Plus proposed 2015 rate increased.
As per my NY health plan provider Metro Plus has informed my 2015 premium of health plan-SilverPlus-S2 will be 17% increased from \$374.42 up to \$439.42, which I am not approved for.

Currently, my employer doesn't provide any group health insurance for my job.
My annual \$31,000 salary income has to cover my 22year old son living and college expenses.
Even my 2014 monthly premium \$169.65, I have to struggle my monthly budges and make the payment on time in each month.
I do not receive any government assistance on foods nor housing.
My currently health enrollment rate @ \$169.65 is the rate most which I could afford for.

I am totally disapproved the Metro Plus account # [redacted] to increase my 2015 premium rate from \$374.42 up to \$439.42

Thank you for your attention and consideration.

Sincerely,



June 20, 2014



NYS Dept of Financial Services
Health Bureau-Premium Rate Adjustments



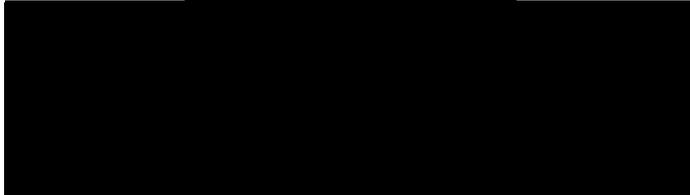
RECEIVED
JUN 30 2014
HEALTH BUREAU
N.Y. STATE

Dear Administrator:

Please be informed that my insurer is MetroPlus Health Plan, 

My current premium rate is \$51. My income is \$16,000 annually. I would appreciate a reduced premium that I will be able to afford.

Sincerely, 



New York
06/27/2014

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

To whom it may concern at DFS and MetroPlus Health Plan.

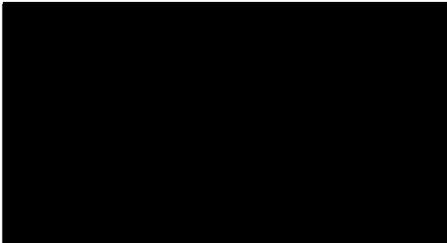
I am appalled by the proposed increase in premium. This is not acceptable, and it looks as if I am punished for daring to actually use my insurance ONCE. That is correct: I have only used it once for an emergency.

I formally request the detailed reasons for this punitive increase.

Thank you,



My plan details:



RECEIVED

June 24, 2014

JUN 26 2014

HEALTH BUREAU
N.Y.C. OFFICE

To Whom it may concern:

I can't afford to pay more insurance. It is difficult because I have other bills to pay I only get paid once a month. I went to see a specialist whatever the insurance does not cover you have to pay plus co-payments. I have to pay the co-payments on medications, and your premium every month. I took a mammogram what the insurance did not cover was \$180.00, also went to see a specialist went to his office Co-payment was \$35.00, The office visit was \$150.00, and I did not even get the Colonscopy.

Metroplus Health Plan

Silver Plus-S2-2

Individual coverage

HIOS number [REDACTED]

Sincerely,
[REDACTED]

6/23/2014

[REDACTED]

I am writing on behalf of my son [REDACTED]
I have signed & sent in forms allowing me to control his account. I pay for his Metro Plus Health Plan.

[REDACTED] is working in a restaurant and his pay is the same as when accepted to Metro Plus. He does not make enough money to pay his rent + M.P. So I pay it.

I am semi-retired with very little income. I became a widow 3 years ago and there was no life insurance. Even \$118.42 a month is difficult but of course he need health care, and I pay promptly.

Please do not consider raising [REDACTED] premium.

Thank you,
[REDACTED]

Metro Plus Health Plan
NY Health Exchange Enrollment
Silver Plus - S2-2
acct [REDACTED]
premium - \$118.42 month
HIOS ID # [REDACTED]

RECEIVED
JUN 26 2014
HEALTH BUREAU
NYC OFFICE

RECEIVED

JUN 26 2014

HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]

NYS Dept. of Financial Services
Health Bureau – Premium Rate Adjustments

[REDACTED]

To Whom it May Concern:

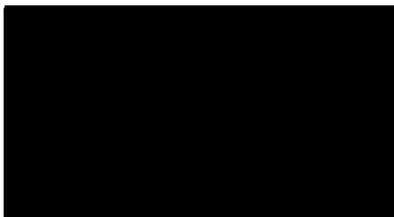
I am submitting this comment per a letter sent me by my insurance company Metro Health Plus per a request they plan to make regarding a rate increase (see attached). My plan is a Platinum Plus P2 and my plan number is [REDACTED]. The rise that MetroPlus are requesting on my plan in calendar year 2015 is too high and must not be approved. I ask that the following points be considered:

-The name of the health insurance bill passed several years ago is, as you know, 'The Affordable Care Act.' A \$129.95 raise from \$462.69 to \$592.64 per month (my NYS discount is not included here) doesn't keep my health insurance payments affordable, given my income. I had no health insurance from 1991 to now, thanks to the amount of money I make; I can't be priced out of something I have needed for a very long time, and if this increase is approved, what will prevent MetroPlus from asking for an equally or even more exorbitant rate increase in 2016? Luckily I am in good health and can work with no difficulty but I am also 59 years old and everything eventually breaks down. It has been noted by many surveys and many journalists covering the health care industry that the rise in prices in the USA is among the highest in the world, if not *the* highest. The Affordable Care Act, I would hope, has partially been enacted to keep such proposed rate hikes to an acceptable minimum.

-The letter I received informing me of the proposed 22% increase cited partially reads, 'Health plans continually review the amounts we charge (our rates) versus the amounts we are required to spend to manage our members' healthcare needs.' This makes no sense. I have no problem with a \$20.00 to a \$40.00 monthly increase but given how I have not yet even accessed any MetroPlus services – in other words, I've paid them six months' premiums and they have had to outlay not a nickel for my care – the requested increase is unwarranted. I will, incidentally, be going for my first checkup sometime next month; I own my own business and I have had a very busy 2014.

-It is not only myself I'm concerned about. Others my age and older need their newly acquired health insurance now far more than I do, but in order to keep it they need to be able to afford it. I doubt that MetroPlus is the only insurance provider who is attempting to get a rate increase of this size. They are a for-profit company. That they requested it doesn't make it sensible, a tendency that occurs far too often in this weak economy. The ACA is new and has to be kept on track for the benefit not just of myself but of all those who've been shut out of proper care due to the profit-derived model which is accepted in the USA. That has to be controlled. Those who need the care and who will lose their coverage due to upcoming rises in rates over the years will not be able to afford the IRS fines, either. I certainly won't. I agree that what I pay helps cover the care of others, and that's no bother to me – although if my monthly bill goes too high it won't benefit anybody - but the huge number of new customers that MetroPlus and other insurers have garnered thanks to the ACA has to at least partially offset the additional costs. If it doesn't, they can spend more money on advertising, just as I do when I want more clients. What they receive in subsidies from the states and the federal government must also be taken into consideration.

Nobody will be able to change the health insurance model in this country in the foreseeable future. It puts too much money in the political system. But unless the ACA is intended to be a sick joke, the price of the care can't be allowed to rise higher than the current rate of inflation. I would appreciate any commentary you might be willing to send me.



From:
Sent:
To:
Subject:

Monday, June 23, 2014 8:35 PM

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

To Whom It May Concern:
NYS Department of Financial Services

*My name is [REDACTED], I'm currently enrolled with Metro Plus.
They have send a notification about next increase of my policy premium for next year.
I would like to know what steps I can take I'm currently retire and do not work ..I get my social security that
is suppose to last me the whole month.. I Have my personal expensive and bills as well.and everything is very
expensive food , transportation, shelter, light, gas.
I'm paying \$462.69 from a income of \$735.00 and yes I'm getting a credit monthly of \$170.00 less a month ..
I have to be enrolled until I completely retire because if my age... how am I suppose to pay for increase for
next year if approve? I hardly have money to survive.and I have three year until I fully retire .when I
enrolled they only saw my income ,but didn't see my expenses ... Can u please help me ?*

*Insurer : [REDACTED]
My plan is : Metro plus
Individual
My HIOS , [REDACTED]*

If you have any questions I can be contacted at [REDACTED]

Thank You,
[REDACTED]



June 25th, 2014

NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments



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

To Whom it may concern:

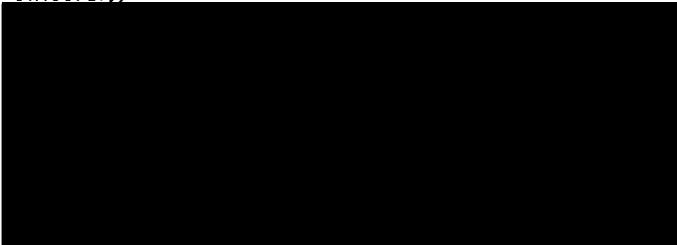
On June 16th, 2014 I received a letter thus informing me of the possible increase in to MetroPlus Health Plan premium rates. Specifically, this cost is estimated to increase from the present \$412.79 to \$503.81. While I see stated in this letter that "the cost of new medical technologies and higher prescription drugs...are factors that sometimes require plans like outs to change the rates", I firmly believe that my premium cost at present is adequately priced in accordance with the benefits provided.

As I work as a consultant, the benefits provided by my employer were astronomically priced with a very high deductible of \$10,000.00, with a monthly cost of \$697.00. This was the BEST plan available. I did opt for this plan until I visited the New York State of Health website and saw some options that would work better for me. With that, I opted to enroll in the Metro Plus Gold plan, as previously stated, for \$412.79 a month. The decreased cost of this plan, and the only \$600.00 deductible, made this plan seem ideal.

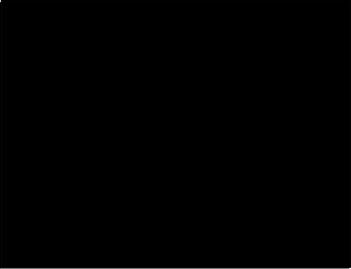
In learning of this possible increase in my premium rate, I was disheartened. I chose to join Metro Plus as a solution to high cost premiums, and was quite shocked at the possibility of an increase in 2015. As it is, I find it difficult to find doctors who accept my plan, and when they need to call the Metro Plus market place with benefit questions ,they are usually on hold for nearly an hour. But I figured at least the monthly premium cost was more affordable. However, with this increase, it will only make it more difficult to afford my health insurance.

In summation, I do hope that others like me will write to you with comments urging that the proposed increase to premium rates be deterred. I look forward to hearing from someone on how this can be resolved.

Sincerely,



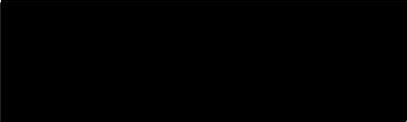
*** 1) name of insurer-Metro Plus 2) Gold-G2 3) Individual Coverage 4) HIOS ID # 



July 8, 2014

NYS Department of Financial Services
Health Bureau - Premium Rate Adjustments

RECEIVED
JUL 09 2014
HEALTH BUREAU
N.Y.C. OFFICE



RE: Notice of Proposed Premium Rate Change

Platinum Plus - 

MetroPlus Health Plan 

Individual Coverage

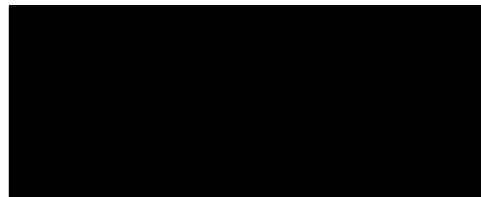
To whom it may concern,

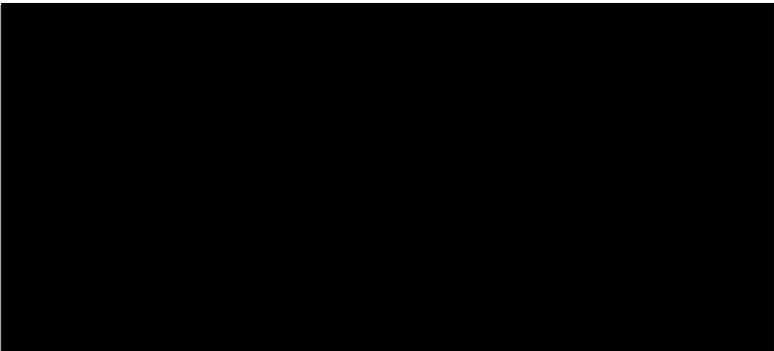
I received a notice of Proposed Premium Rate Change. I write with the hopes that you could afford me some relief.

Metroplus wants to increase my current monthly premium from \$443.24 to \$567.52. Right now it is very hard for me to pay the monthly premium as it is. I don't know what to do should it go up. I was hoping that it even would be lowered.

I haven't gotten a raise in 11 years and I don't expect to get one. As a matter of fact I feel lucky that I am working. The company has been making a lot of cuts. Please see if you can help me. Anything you can do for me will be greatly appreciated.

Sincerely yours,





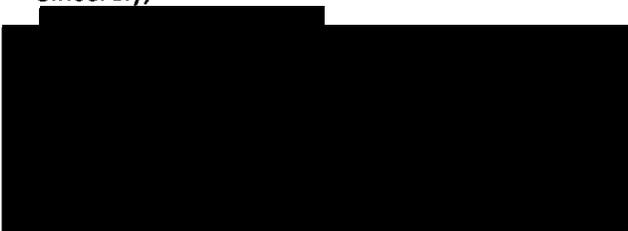
RECEIVED
JUL 10 2014
HEALTH BUREAU
N.Y.C. OFFICE

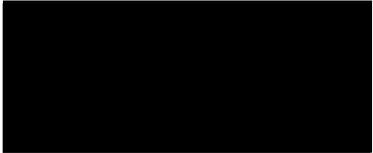
July 1, 2014

To whom it may concern:

I do not agree with the proposed changes. It is already too expensive as it is. I need medical insurance but that amount of money is half of my monthly income. How are the people suppose to live like that?

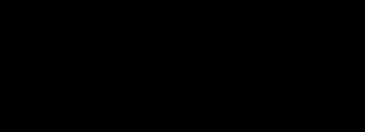
Sincerely,





Insurer: MetroPlus Health Plan
Name of Plan: SilverPlus S2-1 (Includes Adult Dental/Vision)
For: Individual
HIOS ID #: 

RECEIVED
JUL 09 2014
HEALTH BUREAU
N.Y.C. OFFICE

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments


Dear Department of Financial Services:

I recently received a letter informing me of an increase for the monthly premium. Please provide all information you have for this rate change request so I can understand the reasons for this proposal. I feel this increase is very unreasonable, excessive, and unfair for the following reasons (see next page).

Thank you for allowing me to share my comments. Please keep all my personal information confidential. Hopefully, you will understand and agree why this proposal should not be approved. Thank you.

Best Regards,



- The plan has operated for less than six months and MetroPlus is looking to increase the premium. It is too soon for any increase. We need to see more statistics and gather more information.
- MetroPlus is requesting 17% increase which is astronomical. Participants cannot afford this increase. They already are requesting Tax Credit assistance to help with the premium. How can they afford this increase?
- The increased amount of \$65.00 is too high for any individual to pay, even for an employed person, it would be a hardship for them. This would be a huge burden put on them.
- Doctors that are listed in their handbook are not participants in the plan. I found out after signing up for the plan. As a result, I am unable to utilize the dental and vision plan. I would have selected a different plan and pay less premium if I had known. Having the correct information is critical in the selection of the plan and MetroPlus was not accurate with the information provided. Unfortunately, MetroPlus is not held accountable and they continue to overlook this matter. Participants should not be locked into a plan when the information in their handbook is incorrect, and cannot benefit from the dental and vision plan.
- The MetroPlus customer representatives are helpful with questions pertaining to sending in your premium but not so helpful with other questions. At times, you can spend 30-90 minutes and the problem is not resolved.
- Like many New York residents, being unemployed and putting an increase in the premium would be a hardship for everyone in the plan.
- Participants who enrolled in March 2014 were expected to pay for January and February premiums to be in the plan when MetroPlus is providing no benefit to them for that time period. Is this ethical and fair to the participants?
- The goal for the Obamacare health plan is to have affordable healthcare for everyone. This would not be the case if this increase is approved.
- If the premium is approved, then other healthplans will follow. As a result, it may force people to not participate in this plan or other plans.

7/7/14

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustment



RECEIVED
JUL 10 2014
HEALTH BUREAU
N.Y.C. OFFICE

To Whom It May Concern,

I would like to present my disappointment in and dissatisfaction of METROPLUS Health Plan.

My household consists of two working adults. Though together for 14 years, we are still listed as single...being married next year. Our combined monthly health insurance premium is approx. \$750/month. Our combined total income is about 75k.

One of us is registered to METROPLUS via the Consumer Exchange and the other via his employer.

We have received notices indicating a 26% increase in premium for 2015. How can you legitimize an increase so outside any national average of rate increases for goods or services? How can you forecast a rate 6 months in advance? Didn't you establish the current rate with an eye on covering your expenses? Were your estimates so wrong that you are now transferring the cost to us, your customers?

Will anyone's salary increase 26% in 2015? Will the cost of milk or an airline ticket increase 26%? I own a service based company...If I raised my rates by 26% I would effectively go out of business because EVERY client I have would find similar service with a appropriately priced competitor. When the economy crashed in '08 I had to reduce the cost of my services to match the economy. I also took a reduction in pay since gross earnings were down...can't pay myself with money that does not exist...so why isn't your company doing the same thing? At what rate will salaries increase for your employees next year? I bet it won't be 26%...What will your profit margin be?

Further, I have been in touch with METROPLUS as well as the NY Exchange in regards to errors with both my and my partner's plans. Despite numerous calls as well as an incident report taken by a member of either METROPLUS or The Exchange...either way, no one has responded to that report either.

I registered us both. As stated, one as an employee and one as an individual. For BOTH, I selected the SILVER level of the plan as well as vision and dental via Delta Dental...here is where it gets interesting...

For the employee, 

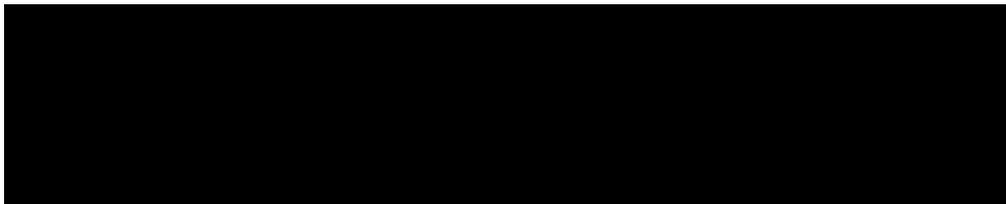
His bill comes to the office monthly and states Dental Dental as his dental provider...yet he has received no card or correspondences from Delta Dental. Phone calls to them have provided no info. He is "not in the system" and yet his payment is going somewhere "in the system" and no one can trace it or seems to care. As a result, he had to go to our old dentist who does not take the dental made avail by the stand alone SILVER level plan...more cost to him

For the individual, me, [REDACTED]

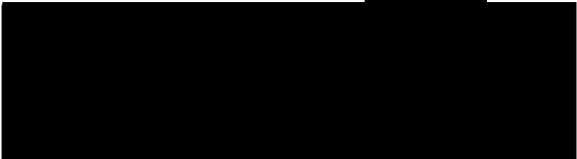
Signed up the same way and selected Delta Dental...meaning METROPLUS SILVER and vision and dental...I also received nothing from Delta Dental. I called both the Exchange and Delta Dental. I am not in the Delta Dental System and the METROPLUS rep I spoke to said that I had to call the exchange. The Exchange said they can not get into my profile without potentially causing an error with my coverage so can provide no info...leaving me in limbo since my preferred dentist does not accept the METROPLUS dental and no one can tell me why I am not being billed by Delta Dental. My bill does NOT say Delta Dental on it...but my intent and recollection of the sign up was that Delta Dental was chosen...we want the same level of coverage.

When I asked the Exchange to compare what I signed up for and what my partner signed up for to see why the Delta Dental was an option for him and is on his billing statement...they said they could not because I was calling for INDIVIDUALS and he is an EMPLOYEE...and they can not go between platforms...the same response was given when I called as the employer.

So, I have no one to call for assistance, face a potential 26% increase in a service that is not what I wanted and have to spend valuable time writing this letter and making more calls to companies that don't seem to care at ALL that I am not getting what I asked for and am willing to pay for.



06/30/14

Metro Plus Health Plan


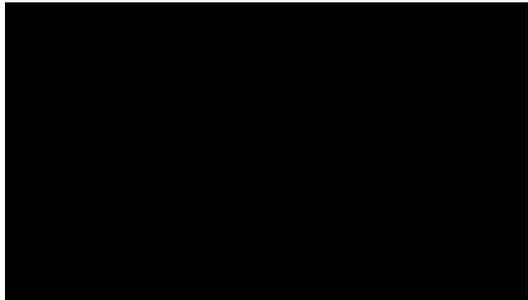
RECEIVED
JUL 10 2014
HEALTH BUREAU
N.Y.C. OFFICE

Dear Metro Plus:

This is in response to the Notice of Proposed Premium Rate Change. Despite the fact that I do my very best to pay my premium, the constant frightening increase in cost of living, the new health care cost, and higher rates/prices on services and products, are factors that put me in the uncomfortable situation of begging you not to increase my premium rate. I'm afraid I won't be able to pay, if you do so.

Thanks for your consideration.

Sincerely,

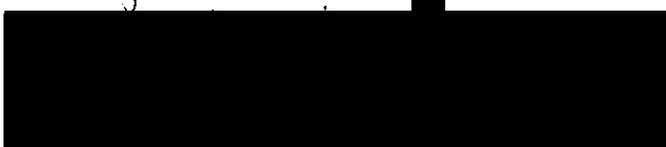
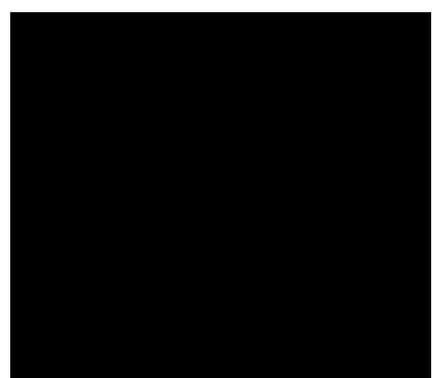

c.c. Department of Financial Services
c.c. File


RECEIVED

JUL 11 2014

HEALTH BUREAU
N.Y.C. OFFICE

NYS Department of Financial
Services
Health Bureau - Premium Rate
Adjustments



Dear Sir,

Recently I received a letter from MetroPlus Marketplace Plans, dated June 16, 2014, regarding their filing a request with New York State Department of Financial Services (DFS) "to approve a change to ~~my~~ premium rates for 2015"

The name of my insurer is, "MetroPlus - Health Plan". The name of my plan is "SilverPlus - S2-2 (Includes Adult and Pediatric Dental/Vision)" -

[Redacted] "I am enrolled through the "NY State of Health" as an "Advanced Premium Tax-Credit" "individual". My HIOS identification number is # [Redacted]

I request that my premium monthly rate not be changed to a higher rate than the current rate. The higher rate would (see back →)

be too expensive for me. I can't afford
to pay the higher rates that are proposed.
I have a low income. Thank you for
your attention. ~~2~~

Sincerely,

[REDACTED]

[REDACTED]

FOR NYS D.F.S.:

1. INSURER: METROPLUS HEALTH PLAN
2. NAME OF PLAN: SILVERPLUS S-2-1 (INCLUDES ADULT AND PEDIATRIC DENTAL)
3. INDIVIDUAL COVERAGE
4. HIOS# [REDACTED]

JULY 8, 2014

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

METROPLUS HEALTH

RE: COMMENTS ON PROPOSED PREMIUM
RATE CHANGE

I, [REDACTED] (HIOS # [REDACTED]),
RESPECTFULLY OPPOSE THE PROPOSED INCREASE TO
MY MONTHLY PREMIUM. MY REASONS FOR
OPPOSING AN INCREASE TO MY PREMIUM ARE
TWOFOLD. FIRST AND MOST SIGNIFICANTLY I,
AS A HEALTHY 26 YEAR OLD, HAVE NOT TO DATE
USED ANY OF THE MEDICAL OR DENTAL COVERAGE
OFFERED BY MY HEALTH PLAN. I PAY MY
PREMIUM BUT DO NOT USE THE SERVICES. YOU
SHOULD NOT BE ALLOWED TO CHANGE MY RATES
BECAUSE YOU HAVE NOT BEEN REQUIRED TO
SPEND ANYTHING FOR MY HEALTHCARE NEEDS.
SECONDLY, IF MY RATES MUST CHANGE THEN
IT SHOULD OCCUR IN MAY 2015 AS OPPOSED TO
JANUARY 2015 AS THAT IS WHEN MY COVERAGE
BEGAN. DESPITE NOT BEING A "GROUP MEMBER"
I WAS UNDER THE IMPRESSION THAT THE PREMIUM
FOR MY INDIVIDUAL PLAN WOULD BE UNCHANGED
FOR A YEAR. THANK YOU.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/27/2014 10:40 AM

MetroPlus Health Plan
individual
other

[REDACTED]

I can not spend more money on the health plan. Given the fact that the government is offering help for those who have no such financial conditions. I will be paying almost the same amount of regular and conventional health plan. thank you, [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/27/2014 11:05 AM

MetroPlus Health Plan
individual
healthyny



I recently received a letter stating an increase of \$130 a month. Although, I have been extremely happy with Metroplus, I can not afford such an increase. I am unable to get assistance towards my premium because of income, but because of all the expenses, legal fees I have to deal with, this amount is way too much. I did figure there would be an increase but not that extreme. We all need insurance and Obama wants all of us to have insurance, but with this increase, I might have to drop it and pay a fine. Please do not approve this large increase. Myself and others will be able to continue feeling secure with medical insurance if this increase does not get approved. I thank you so much for your attention and

compassion in this
matter. Let us all keep
Metroplus!!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/27/2014 11:47 AM

MetroPlus Health Plan
individual
other

[REDACTED]

If my premium increases from \$395/month to \$482.87 a month next year for the GoldPlus - G1, I will have to drop my health insurance. I am not eligible for any help with my premium and I am part of the hard working squeezed middle class.



Question about the proposed rate increase

to: premiumrateincreases

06/27/2014 12:11 PM

History:

This message has been replied to.

Hello, I'm writing regarding the proposed rate increase on my Metroplus health plan PlatinumPlus P1 plan. I have individual coverage and my HIOS ID number is:

[REDACTED]

The notice that I received said that I could find a "plain English summary of rate change" on the DFS website. I went there, and clicked on my provider, and the message said "no pending applications." I also called my provider to ask where on their website I could find this information, and they didn't know. So my question: where can I find the plain English summary that the notice says exists? Could someone please get back to me about this?

Thank you,

[REDACTED]

On Jun 21, 2014, at 12:04 AM, [REDACTED] wrote:

Hello, I'm writing regarding the proposed rate increase on my Metroplus health plan PlatinumPlus P1 plan. I have individual coverage and my HIOS ID number is:

[REDACTED]

The letter that I received from my insurance company referred me to a "plain English summary of rate change" that would provide "a more detailed explanation of the reasons why a premium rate change is being requested." I was very curious to see what justification there was for increasing my premium by \$124 for 2015. The two websites listed were for my insurance company: [www. Metroplus.org](http://www.Metroplus.org) and DFS: www.dfs.ny.gov/healthinsurancepremiums

My insurance company had no such information on the website. So I called them and someone looked into it and got back to me and said he couldn't find it either. He said he would call me again when he could figure out where it was. It's interesting to me that either it's not there or it's posted in an impossible to find place on the site that even an employee could not locate. As for DFS, I went to <https://myportal.dfs.ny.gov/web/prior-approval/rate-applications-by-company> and selected Metroplus, clicked on "pending applications," and got this message: "no pending applications."

So what's going on here?

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/27/2014 01:07 PM

MetroPlus Health Plan
individual
other



I switched to this MetroPlus plan because my previous insurance company discretely hiked up my rates to comply with the ACA. Now that MetroPlus is are also hiking up their rates, I might have been better off staying with my previous insurer. I would have never switched to this plan, if I would have known that MetroPlus had ultimately planned to push the rate over my budget. I am now forced to cancel my current plan as soon as I can in favor of another provider that is more affordable and consistent with their rates.



MetroPlus rate increase

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

06/27/2014 04:28 PM

History:

This message has been replied to.

Hi there:

After being uninsured for my entire adult life, I finally enrolled in a **MetroPlus'PlatinumPlus (P2) individual insurance plan** this past March through the Obamacare exchange. My HIOS id number is ██████████

So imagine my surprise when, after only 2 and a half months of coverage, I receive a letter telling me that MetroPlus is filing a request to raise my premium from its current \$462.69 to **\$592.64!** This is an increase of almost 30%. And I am being told it would go into effect starting in 2015, which means I would have had my plan for less than one year before rates skyrocket.

I am both saddened and angered by this notice, and I sincerely hope that DFS recognizes this for the outrage that it is. I feel as though I've been scammed. It seems obvious to me that Metro Plus offered super low rates just to get individuals on the health exchange to sign up with them, all the while knowing full well that they could not in fact afford to offer plans at such low rates - but no worries! They can just put in for a huge increase right after the sign-up deadline, literally just weeks after coverage start dates.

In the end, if my premium were to rise such a large amount in so short a time, not only could I no longer afford to keep myself covered, but I'm not sure I would even want to. As a healthy ██████ year-old ██████████ with no health issues, no children (and no prospect of any), who takes no prescription drugs and engages in no particularly dangerous activities (I rarely even ride in cars), \$600/month seems an outrageous price to pay for health insurance.

Please stop this increase. It felt so good to finally have the peace of mind of health insurance, and now I risk losing it after only a few months.

Yours,

██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/27/2014 04:51 PM

MetroPlus Health Plan
individual
other



I received a notice that metroplus is filing for a rate increase for my plan. I believe that this is a direct result of being granted coverage for a prescription which required prior authorization, acetazolamide capsules and tablets, This is not an uncommon or expensive medication, and an increase in my premium might cancel out the benefit of having the prescription covered by insurance. Thank you. My number on the notice is [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/27/2014 06:08 PM

MetroPlus Health Plan
individual
hmo



I've been informed that my rate may increase from \$359.26 to \$421.52. This is an astronomical increase! It's over 20% I believe! It's completely unaffordable! Do you know how much wages are increasing? Zero! It's disingenuous to offer skyrocketing rates under something called the AFFORDABLE Care Act. What's affordable about it! It's a complete bait and switch.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/28/2014 11:29 AM

MetroPlus Health Plan
individual
healthyny



Im totally disagree in the proposal to increase the premiums rate insurance. Is already expensive if we pay the montly payment we don"t have for the co-payment . in my case im a single mother i dont receive other than my salary which is not a lot . please dont increase more which is already too much for us> thanks



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/28/2014 04:25 PM

MetroPlus Health Plan
individual
healthyny



In my years of having insurance in years past I have never seen such an extreme rate increase within a year. I'm sure this will be unwelcome to a large number of MetroPlus' customers. This premium rate change is an undue burden for me. In the last year my wages have not increased, and I will not be making any more money in 2015 than I am in 2014. As it is, I am scraping by, with rising rent costs in NYC, and all other living expenses. This rate increase will make it impossible for me to afford health insurance, which I was only able to afford last year, after many uninsured years, when Healthy New York plans became available. Should my rate go up, I will have to cancel my plan, and return to being uninsured, which I do not want.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/28/2014 04:47 PM

MetroPlus Health Plan
individual
ppo



I received notice from MetroPlus that they have applied to increase my monthly premium from \$374.42 to \$439.42 per month for their SilverPlus - S2 (including Adult and Pediatric Dental/Vision). This represents an increase of 17.36% in one year which is an outrage to impose such an increase. This is completely opposite to annual wage inflation which is for many people, including myself, functionally decreasing in an economy that has created an excess of job seekers and a shortage of jobs. There is no justification for MetroPlus to increase their charges so dramatically. On the contrary, their current performance is abysmal - wastefully sending large telephone directory sized books listing healthcare providers without asking their members if such facilities are needed. Their credit card processing is a joke - mailing out paper notices each month rather than doing online repeated credit card payments that even my self-storage company can manage. Until MetroPlus can demonstrate some basic business acumen and adopt a low carbon footprint, which will translate into lowered administrative costs, the NYS Department of Financial Services should reject any increase in their rates they are charging their insured members.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/28/2014 05:21 PM

MetroPlus Health Plan
individual
other



It is ridiculous to raise health insurance premiums 17% in a year. Affordable health care? Hmm, not even my salary has gone up that much. Ever.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/28/2014 05:44 PM

MetroPlus Health Plan
individual
hmo



I do not approve of the proposed premium rate change because my income is less than my monthly bill and it is very difficult to make ends meet. To have to pay more for health insurance than I already do will make living very difficult. Please reconsider this proposal for those who are already having financial difficulty paying their rent and other bills. Paying for insurance is already a financial burden and I cannot afford any increase.



MetroPlus Health Plan
individual
other

[REDACTED]

my HIOS is

[REDACTED] I

registered for this insurance as mandated under the new law, never even had a chance to pick a primary care provider yet, and 6 months later I received a letter informing me of a probable increase of 25%. There is absolutely no justification for this increase, and it is beyond my means. Should increase be approved I will opt out of any Insurance, penalty or not.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 09:30 AM

MetroPlus Health Plan
individual
other

[REDACTED]

Metro Plus is proposing a nearly 30% increase in premiums (from \$462.69 to \$592.64)!!! This is outrageous and completely defeats the whole purpose of the ACA! That is a higher increase than I've EVER gotten before. You can not approve this. Sincerely , [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 09:33 AM

MetroPlus Health Plan
individual
other



MetroPlus platinum Plus P2 is asking for a 30% increase in premiums. This is absolutely outrageous and it should not be approved. 



rate increase from 370 to 440 is too high

██████████ to: premiumrateincreases

06/30/2014 01:41 PM

History:

This message has been replied to.

To whom it may concern,

M██████████ Kocourek, I have individual coverage (HOIS
#██████████) from Metroplus, plan title: Silverplus-S2.

I am writing today to express my frustration with the health insurance system. I can barely afford the health insurance I have now, even with the subsidy, and they want to raise it by 70 dollars per month. I work for three companies and their maximum raise limit is 5%. This increase is several times that. Simple math on my part suggests that this is a situation that is untenable.

Furthermore, in both Europe and in Asia, my health insurance was far cheaper and went far further and never increased as drastically while providing no visible improvements to benefits. While I know that this last comment doesn't help, I am sure you can understand my frustration.

Please do your best to deny this rate increase.

I thank you for your time and I wish you a great day.

██████████



Rate Increase for MetroPlus Plan [REDACTED]

to: premiumrateincreases@dfs.ny.gov

06/30/2014 01:59 PM

History:

This message has been replied to.

To whom it may concern,

I'm writing in response to a request for a rate increase on the premium of my health insurance plan. The plan is with MetroPlus Health Plan. The name of my plan is the SilverPlus – S2 plan (including Adult and Pediatric Dental/Vision). My HIOS identification number is [REDACTED]

MetroPlus is requesting a premium increase on my rate from my current premium at \$374.42 to \$439.42. I am writing to urgently request that you reject this premium increase. As a freelance writer and musician, my income is already well below the median income for my county and this increase of \$119 and will mean that I will, without question, need to once again change my plan. Since the required change in health care starting this year, I have already lost the ability to visit the doctor which has been my primary for over four years. While the ACA has made it possible for me to have vision and dental for the first time ever in my life, I also started paying an addition \$40 dollars a month for my new package. With this increase I will no doubt lose both of those coverages, and return to a catastrophic package, which is exactly what I had before sinking countless hours into the abortive enrollment process in January.

A premium increase of this magnitude flies directly in the face of the original principals of the Affordable Care Act. It's my earnest hope that as the state's regulatory body you find this request nothing less than abhorrent.

Once again, it's my most sincere request that you reject this rate increase and stand up for those of us who displayed ample patience and bought into the New York State of Health Marketplace as it faltered early on.

Most Sincerely,

[REDACTED]



MetroPlus Health Plan
individual
hmo



I want to make it very clear that not only am I utterly opposed to any increase in my Metroplus insurance premium rates for 2015 (or 2016, and maybe beyond that, too), I AM OUTRAGED THAT THIS IS EVEN BEING CONSIDERED. I haven't even had the insurance for a half-year yet. I haven't even gotten to use it yet, and they're talking about raising the rates????! And you want to know how I FEEL about it????? Well, ok: HELL, NO!!!!!!!!!! That's how I feel. That's my "comment." But I have more to add: I can barely afford what I do pay now. I am scrimping and scrounging to come up with the premiums as it is. The options I had on the NY State Health Exchange weren't great, even with the subsidy I got. Which process, by the way, was very confusing and non-functioning, causing me to lose a day of work while I went to a non-profit agency to get help with the stupid, convoluted system the Exchange set up. Most of the coverage offered was crap, and the plan I have now is the only one that is remotely worth paying for. I'm making the premiums so far, but I absolutely cannot afford to pay more more. Perhaps you haven't noticed, but the the cost of living is increasing these days, and wages are stagnating or dropping. I'm reeeeeaaaaaal sorry for all those insurance company CEOs, the rotten bastards, but maybe they can suck it up and forgo a few bonuses, pay their own employees decently, and LET ME KEEP MY PREMIUMS WHERE THEY ARE. "Oh, but maybe you'll get a new job that offers insurance, Amy!" Great! And now, according to the supreme court (note my disparaging use of lower case there), my new boss will be able to dictate what healthcare I'm allowed to access on that shiny new insurance. I'll just have to hope I don't get offered a job by some right-wing, narrow-minded jerk who thinks I shouldn't be able to get birth control. That's the only benefit of the ACA I've been able to access so far on Metroplus. Not that any of that is any of your damned business. So, to conclude. Let's make sure we're on the same page here: DO NOT RAISE MY PREMIUMS IN 2015. NO. NO. NO NO NO. IT'S NOT OK.



Against Premium increases on my Health Insurance Policy .

to: premiumrateincreases

06/30/2014 04:47 PM

History:

This message has been replied to.

To whom it may concern,

My insurer is MetroPlus Health Plan

My Plan is SilverPlus-S2-2

I have individual coverage

my HIOS id # is [REDACTED]

I received a letter saying that there is a proposed raise in my premium for my health insurance. I do not think this a good idea. For myself personally, I just started paying for my own health insurance. As a young adult I do not have a huge income and I chose this health plan because it was the most affordable. My deductible is already higher than I would like it to be, but with this raise in my premium it would be a completely unaffordable plan. I would have to drop the policy and choose another provider. I'm sure there are others in my situation who feel the same way. Please let us keep ourselves healthy for a reasonable price.

[REDACTED]



Re: Increasing my Monthly Health Insurance Premium

to: premiumrateincreases

06/30/2014 06:13 PM

History:

This message has been replied to.

From:

Sent: Monday, June 30, 2014 6:09 PM

To: premiumrateincrease@dfr.ny.gov

Subject: Increasing my Monthly Health Insurance Premium

Name of Insurer: MetroPlus

Name of your plan: SilverPlus -S2-3 (Includes Adult and Pediatric Dental/Vision)

Individual Coverage

HIOS identification number:

Hi,

I signed up for MetroPlus Health Care at the end of March and I received a letter informing me that MetroPlus is already filing a request with New York State Department of Financial Services (DFS) to increase my monthly premium rate.

I am concerned I will not be able to afford this increase. I just started paying for Health Insurance for the first time in my life and while I feel lucky to have affordable healthcare, it is the maximum I am able to afford. I am still learning how to budget around this new monthly expense and it is hard enough at the current rate.

I would ask to not increase my monthly premium rate.

Thank you for taking the time to read this and for your consideration.

Thanks very much,





Notice of Proposed Premium Rate Change

to: premiumrateincreases

07/01/2014 08:07 AM

History:

This message has been replied to.

Hello,

I am emailing in response to a letter I received about a proposed Premium Rate Change for MetroPlus Health Plan.

Some information:

- 1) Name of insurer: MetroPlus Health Plan
- 2) Name of plan: SilverPlus - S2
- 3) Individual coverage
- 4) My HIOS ID number: [REDACTED]

This was a most upsetting letter to receive. Never, have I experienced such a price hike after subscribing to something for 3 months. I scrutinized extensive amounts of literature and agonized over the figures for months to find a health insurance plan that I could afford. To finally sign up and be told 3 months later that the premium would be increased by \$780 a year seems totally unacceptable.

I understand and sympathize with MetroPlus's position that health care costs are on the rise. However, to raise your prices only 3 months after the deadline to sign up (to avoid 2013 tax penalties) seems like they simply did not accurately or appropriately estimate their costs.

I really can not emphasize enough how upsetting this is. Having exhaustively read the literature on this SilverPlus S2 plan, I can tell you that its not a good health plan, and while I can only speak for myself, I imagine that anyone signing up for this plan is on a tight budget or they would have signed up for a more comprehensive plan. To raise prices so abruptly on a lower level plan that is clearly aimed at people on a budget, certainly contradicts MetroPlus's promise to offer affordable health care.

I sincerely hope that you will consider and deny this proposed premium rate change.

Thank you for your time!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/01/2014 10:22 AM

MetroPlus Health Plan
individual
other



I have a MetroPlus Platinum Plan 2 coverage. I am amazed that they would apply for a nearly 30% increase in my premium (from \$462.69 to \$592.64). The plan is a total fraud; none of the doctors listed in their provider guide accept the insurance—and that is why I signed up for this plan. The customer service is rude and abusive; I spend hours on the phone with the with waits of up to one hour to get the simplest question answered. If anything, the premium should be CUT, this is the worst plan ever. My prescriptions require cumbersome approval processes, the website is unusable and Metroplus refuses to approve the simplest procedures. I have now lost my PCP (who is listed on their website as a provider and has not accepted Metroplus ever) and now have no medical care at all. I am paying and getting nothing. My dentist, also listed as a provider does not accept this plan. It is an outright scam. Given how dishonest Metroplus is and the fact that I have no access to any doctors any longer, they absolutely should not get an increase; Metroplus should be put out of business. (HIOS ID [REDACTED])



Rate change to Metro Plus

[REDACTED] to: premiumrateincreases

07/01/2014 10:40 AM

History:

This message has been replied to.

[REDACTED] us - G2 (Includes adult and pediatric dental/vision)

[REDACTED] 1

Current rate: \$825.57

Proposed rate: \$1007.62

I am writing to object to this ridiculously high increase. I can understand a rate change based on inflation, but this change goes way beyond this.

[REDACTED]

[REDACTED]

[REDACTED]



Premium Rate Adjustments

[REDACTED] to: Premiumrateincreases

07/01/2014 10:51 AM

History:

This message has been replied to.

Hello,

My name is [REDACTED] and I have told my rate could increase which something I cannot afford.

1. My insurer is MetroPlus
2. The name of my plan is silver-S2
3. Individual coverage
4. HIOS number 1 [REDACTED]

Please DO NOT raise my monthly premium.

Thank you.

[REDACTED]



Proposed Rate Increase (MetroPlus Health Plan)

to: premiumrateincreases

07/01/2014 11:04 AM

History:

This message has been replied to.

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

RE: Metroplus Health Plan Proposed Premium Rate Change

SilverPlus - S2-3

To Whom It May Concern,

MetroPlus Health Plan has recently advised me by letter that they have proposed a Premium Rate Change to my personal health insurance, raising it from \$ 374.42 to \$ 439.42 per month. I am writing respectfully to ask you to deny this exorbitant increase.

I am a self-employed freelance writer. As my work (and thus pay) is not regular, it had been very difficult for me to afford health insurance. However, in accordance with the new law, I signed up with MetroPlus Health Plan as part of the ACA in December of 2013 and have made my premium payments in full, regularly, and on time ever since.

My objection to the Premium Rate Increase is two-fold:

1. An increase of \$65 per month is excessive. While I understand that, from time to time, increases are necessary to keep up with the marketplace, this amount seems arbitrarily high. An increase of \$30 per month, however, seems altogether fair and acceptable.
2. Having been with MetroPlus Health Plan for nearly a year, I have found it a poor value for the money. Many of the doctors and dentists in network are either past retirement age or part of open clinics. For the money I pay in premiums, I expect a better selection of providers. Should my Premium be raised to \$ 439.42 a month, I will seriously reconsider remaining with MetroPlus, as it simply isn't worth the expense.

In closing, I ask you respectfully to deny MetroPlus Health Plan's proposed Premium Rate Increase. Please feel free to contact me should I be of any further assistance in making your decision.

Sincerely,

PS. I will be sending in a copy of the above letter via regular postage post as well.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/01/2014 12:40 PM

MetroPlus Health Plan
individual
healthyny



Please do not grant MetroPlus's request for a premium rate hike. To do so would reward poor management. In the few months I have been insured by MetroPlus, the company has not fixed its online payment application despite repeated complaints in person at its 160 Water Street offices. And when I've tried to speak with someone at Customer Service, I've never once gotten through; I instead used up my cell phone minutes waiting for a representative. The only thing the people at 160 Water Street tell me when I complain about its online payment application is "I think the site is down." I've yet to use my insurance but MetroPlus already wants to hike my premium. This is outrageous. Tell MetroPlus that before you allow a rate hike the company has to provide services. Thank you.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/01/2014 03:08 PM

MetroPlus Health Plan
individual
other



I just received the letter from my insurance company advising me of the Proposed Premium Rate Change. I want to go on record to say that I chose the cheapest insurance I qualified for on the Marketplace because it was the only one I could afford and because I was required to get health insurance. Even with the assistance provided to me by the government, I can barely afford this plan. If my premium goes up there is no way I will be able to remain insured. It is unfair to require Americans to have health insurance and then allow the companies to charge more than we can afford.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/01/2014 05:09 PM

MetroPlus Health Plan
individual
hmo



This seems like "bait and switch" pricing at it's worst. Let's see: first, sign up a bunch of folks for insurance at a price that was fairly competitive, then raise the price through the roof - 17% - well beyond what you were paying before you had to choose a new health plan? If Universal Health Care is not around the corner, I would like NY State and it's elected officials to support the rights of "health care consumers" by recognizing the following: Enrollment is way, way up for private health insurers and that means way more profit. If the price of drugs or machines has increased as they argue, then they can afford to cover it rather than pass on the expense to its thousands and thousands of new clients. Let them fight their suppliers, hospitals, pharmaceutical companies for better prices rather than drain us who had no other choice but to pony up to these plans. Remember, our providers are most likely the same folks that advocated against a single payer system which would have cut out the middle men once and for all. I ask the NY gov to say no to the rate increase and to any other rate increase. Enough is enough.



Rate increase concerns

to: premiumrateincreases

07/02/2014 08:57 AM

History:

This message has been replied to.

To whom it may concern,

I am writing in response to the letter I received indicating the intent to raise the premium on my health insurance. I strongly disagree with this decision for many reasons. The first being, the rate of \$374 per month isn't exactly cheap to begin with. Secondly, and most importantly, I am forced to go to a women's clinic at the hospital for my annual gynecological exam and other follow up exams. For the amount of money I pay each month I should be able to go to a proper doctor's office. Two weeks ago I waited TWO HOURS even though I had an appointment because the clinic was so busy with women who, I am quite sure, do not pay nearly \$400 a month for coverage. Also, each time I call to ask questions regarding coverage, your employees can't seem to answer them. I am always told that they don't have all of my information on file. I should not have to call each time to update my account.

I find it insulting that you would send your paying customers to a Medicaid clinic then have the audacity to ask for MORE money for the already subpar service. Had I known this was the case, I would not have purchased coverage from your company. If you are expanding from Medicaid service to for-purchase insurance, you should really be sure that what you are offering is worth the money.

Regards,

[REDACTED]

[REDACTED]

MetroPlus Silver –S2

Individual coverage



proposed rate increases

to: premiumrateincreases

07/02/2014 09:36 AM

History:

This message has been replied to.

to whom it may concern

i was shocked by the proposed increase that the department of financial services has been asked to approve on behalf of metro plus. if this proposal is approved, my insurance will increase from \$359.26 a month to \$421.52. this is outrageous!! i thought the point of affordable health care was that it's meant to be affordable, and not only for the first year. yes, i pay less than \$359.26 because of the tax credit, but that is only for this year.

so it seems like a big con: get the people on board by making it affordable for one year and then stick them for much higher premiums the next year, giving them a choice: pay a premium which has now become unaffordable, or drop out and break the law. congratulations to the insurance companies who managed to get many of us holdouts hoodwinked and enrolled in a program that gouges us as soon as they legally can.

the letter containing the proposed increase came exactly two months after i began paying this year's premium. do i get to look forward to another increase to my oh-so 'affordable' health care plan in 2016, too? there has to be a better option; this is a prohibitive tax on existence in this country.

please do not approve the metro plus proposed increase to insurance premiums for 2015.

many thanks

[REDACTED]

you asked for these details:

1. metro plus
2. silver plus- si 3
3. individual
4. [REDACTED]



Comment

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

07/02/2014 10:10 AM

History: This message has been replied to.

MetroPlus
MetroPlus SilverPlus -S2
Individual Coverage

██████████
This is a proposed 17% increase. Completely unacceptable. After finally finding a doctor that will actually take my insurance now I am either forced to change or accept this ridiculous rate increase.



Re: Notice of Proposed Premium Rate Change

to: premiumrateincreases

07/02/2014 10:21 AM

History:

This message has been replied to.

July 2, 2014

Re: Notice of Proposed Premium Rate Change

Dear Metro Health Plus Administrators:

I received a letter dated 6/16/14 that my current Metro Plus Health Plan is filing a request with the NY State Department of Financial Services (DFS) to approve a change to my current health insurance monthly premium rate from \$374.42 to \$439.42 commencing in 2015. I currently have individual coverage. I am writing to strongly object to this.

Since transferring to the Metro Health Plus health insurance, my customer service experience has been terrible. Instead of being assigned a board certified doctor, I was assigned a nurse practitioner based on my NYC domicile. The facility that I was assigned to was affiliated with Project Renewal, a clinic for homeless drug addicts. The homeless drug addicts told me not to go inside the building. But I went anyway because I really needed to see a medical professional.

Once there, I was put through a security conveyor and escorted by an armed guard to the clinic. Once routine blood was drawn, I was informed by the nurse practitioner that I needed to schedule an in-person appointment in order to obtain my blood test results. Because I work 9:00 am – 6:00 pm daily, scheduling has been extremely difficult. I returned a week later after taking time off from work and was told that day to schedule another appointment because the building had a leak.

This is unacceptable customer service for the price that I currently pay. I absolutely object to paying any more than I currently pay for my health insurance. As an educated consumer, I selected this specific plan based on both coverage and price. I will not pay any more than I already pay for sub-par access to health insurance and health coverage. This is the antithesis of what President Obama and the legislature intended when passing the Affordable Care Act. I will share my story with everyone I know if my monthly rate is increased.

Sincerely yours,

[Redacted signature]

[Redacted contact information]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/02/2014 11:17 AM

MetroPlus Health Plan
individual
ppo



1. I believe this increase is exorbitant due to the following reasons: 1) excessively high increase 2) the insurance staff are not yet knowledgeable of the insurance plans and do not give adequate and correct information; 3) this is supposed to be "affordable" healthcare, but this price is not! 4) even though I am able to finally have insurance, I'll Never reach my \$2,000 deductible unless I have something catastrophic occur like car accident or disease, etc. I still have to pay exorbitant prices except for anything besides preventative care. I cannot even afford to get a MRI to determine a problem I am having with my leg. Also, I barely make enough to cover the premiums but do not qualify for medicaid. I have worked very hard all my life and managed to stay above poverty level. But now that I no longer have insurance supplied by my employer I can barely afford health insurance.



My health plan increase

[REDACTED] to: premiumrateincreases

07/02/2014 12:14 PM

History:

This message has been replied to.

1. Metro Plus Health Plan
2. Platinum Non Standard W/WO
3. Individual
4. [REDACTED]

Hello,

I recently received a letter with a proposal that would increase my monthly healthcare cost \$129.95 additionally per month.

I have only had this health care for 6 months so far. I have found that my available providers have been far less than satisfactory. I've seen 3 different types of doctors so far and have had a very hard time finding anyone decent. There are always very few options to me to choose from. I haven't had one pleasant doctor experience yet and would not recommend any of the doctor's I've seen. One doctor I saw as in a residential apartment building which was not reassuring to say the least. Another doctor I visited and they were in the middle of moving to a new office. Now I have to see him at a new office that is not convenient. And the 3rd I saw was probably the worst and longest waiting room experience I've ever had.

In my opinion, the doctors I am offered under this plan are the bottom of the barrel. I got this plan so that I would have no deductible and not be hesitant when needing to see a doctor but now I am very hesitant as none of my experiences have been pleasant.

If I were very happy with this plan raising the month rate \$29% is very unfair and I would not choose to stick with this plan.

Thank you.

[REDACTED]

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/03/2014 09:52 AM

MetroPlus Health Plan
individual
other



I can't believe you're planning to increase the premium for Metroplus already! Please don't. The President said Obama-care was supposed to be affordable Healthcare. Well, this is **HARDLY** affordable. Obama-care is a country-wide situation. Do you realize that if people can hardly afford their healthcare, their rent, and the cost of living; they will shop less, go to less restaurants, less movies, less stores in general. That means the Recession will only get worse and last longer. Long enough to become a new major Depression. If healthcare needs more money, then why don't the government fund it with our tax money. What are we paying taxes for?



Comment/Feedback - Proposed Rate Changes

[REDACTED] to: premiumrateincreases

07/03/2014 10:48 AM

History:

This message has been replied to.

Name: [REDACTED]

Insurance: MetroPlus Silver Plan (on the Exchange)

Individual Coverage

HIOS # [REDACTED]

My comments are as follows. I do not agree with the rate change proposal. The reason is that my health insurance is extremely under-performing. I have had nothing but one disappointment after another on this insurance.

My first attempt at obtaining a physical exam was horrible. I made the appointment days in advance, only to arrive and be sent away within 5 minutes. The reason was because they claimed they were unable to perform and EKG reading on that day or perform any of the basic parts of the exam. My time was wasted. I was also charged \$15.00 for the visit when it should have been fully covered by my insurance. I still have not been reimbursed, this was 3 weeks ago.

I switched to a different PCP. When I arrived at his office, the nurse barely remembered how to use the EGK machine. Once my physical exam was complete, they failed to respond to me in a timely manner. I had to call them over and over. They said the printer was broken and could not print my EKG report. They held me back an extra week from getting medication that I needed. They also broke an appointment I made and were not at the office when I arrived. I've never seen this lack of professionalism from a medical office.

MetroPlus continues to disappoint me. Their responses to my feedback have been rude and attempt to place blame on the consumer, rather than take responsibility and offer support and reasonable suggestions. They are unhelpful and I can't believe I pay for this insurance.

They also failed to mail me an EOB when I asked for it 2 weeks ago.

This is an incompetent insurance company and it runs like a scam. I have never had a worse insurance plan. I will be leaving as soon as possible. Unfortunately, my options are limited and this is all I can afford right now.

[REDACTED]



Comments about proposed rate increases

██████████ to: premiumrateincreases

07/03/2014 10:56 AM

History:

This message has been replied to.

Good morning,

My name is ██████████

My insurer is MetroPlus, plan name is Silver, and it is individual coverage.

The HIOS identification number I was given was ██████████

I am writing today to request that you deny MetroPlus's request filed with you to increase my monthly premium from \$374.42 to \$439.42 in 2015.

This is the first time I have been insured in almost two decades during which, I developed the bad habit of not having regular doctor check-ups. Since my coverage has begun, I have used it to get my health checked on and in the process 2 correctable medical conditions have been discovered that held potentially serious consequences if left untreated.

Now, more than ever, I am in need of affordable health care.

The proposed increase would place an undue burden on myself and the household I am responsible for. With a partner out of work, a 3 year old, and another child on the way, I am the sole provider for 2 (soon to be 3) people.

Being self employed offers me little safety net when business is slow and my industry in particular, has taken a hit.

My deductibles are already high and our household budget has been stripped away to the bare essentials.

I fully realize that many are in financial troubles and I just wanted to take a moment to explain mine in the hopes that you can provide some level of relief to my family by denying MetroPlus's request to increase my monthly premium.

Thank you so much for your time regarding this matter.

Sincerely,

██████████
██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/03/2014 11:40 AM

MetroPlus Health Plan
individual
hmo



seems like we're pretty much back to where we were before the ACA, with 20% or more premium increases every time you re-up. and in this case, for a severely restricted network.



MetroPlus Exchange Plan - Comments about proposed Rate Change

to: premiumrateincreases@dfs.ny.gov

07/03/2014 01:13 PM

History:

This message has been replied to.

Hello,

I would like to submit my comments regarding the proposed 2015 Rate Change for:

Insurer: MetroPlus

Plan: MetroPlus Platinum - P2

Coverage: Individual Coverage

HIOS identification number: [REDACTED]

Rate: \$462.69

Proposed Increase: \$592.64

I am a member of this plan. I make about [REDACTED] a year, so I do not qualify for any Advanced Premium Tax Credit. Paying \$462.69 a month is already a stretch for me, but the MetroPlus Platinum - P2 plan was one of the cheapest plan on the NY Health Exchange without a deductible. The only reason I went for the Platinum plan was to avoid the deductible.

Additionally, having now used this plan for the last 6 months, I will say that the doctors in the MetroPlus network are a bit below average. I mean no offense, but their network is mostly comprised of the "cheaper" doctors in NYC. (Trust me, I've had to switch doctors about 5 times now in search of someone within the network who would treat me like a human being).

I was initially grateful for ObamaCare, and generally, I still am. But if you approve this rate change, and I have to change plans (yet again) along with thousands of others... then the only affordable plans on the NY Health Exchange will be the ones with \$2000-\$5000 deductibles... and what's the point of that? Paying \$300-\$400 a month only to have to pay an additional \$3K deductible before the plan kicks in... that's not a health plan.

Thank you for hearing me out.

[REDACTED]

--

[REDACTED]



Disputing Proposed Premium Rate Change

[REDACTED] premiumrateincreases

07/03/2014 02:30 PM

Cc: [REDACTED]

History:

This message has been replied to.

To whom it may concern:

I am disputing the proposed premium rate changes

Current monthly premium is : \$347.42

Proposed \$439.42

It says that I qualified for the Advanced Premium Tax Credit (APTC), as the rational for the proposed rate increase. I did NOT qualify for the APTC and therefore would like this propose rate increase to be denied.

1. Name of insurer: MetroPlus Health Plan
2. Name of plan: SilverPlus S2
3. Coverage type: Individual
4. HIOS ID: 11177NY0070001-1

Thank you, [REDACTED]

--



Raising Rates = Insurance Cancellation

Tony Shaff to: premiumrateincreases

07/03/2014 02:34 PM

History:

This message has been replied to.

Dear Sir or Madam,

Please do not consider allowing MetroPlus Health to raise their rates. This insurance increase is extremely high just 1 year after the plan was introduced. This is part of the affordable health care act and this is making insurance very UNAFFORDABLE. I joined in May of 2014 and my plan year will go on into may of 2015. If this rate change happens, I will cancel my insurance and find something more affordable...or just go back to being uninsured. I ask that if you do decided to raise the rates, that it happen only after a complete plan year cycle has been completed for members. Once our plan year is over we will then have the option to start a new plan and not be forced to pay more on top of the already high yearly deductible and OOP. This does not reflect well at all on the marketplace.

Thank you for your consideration.

Anthony Shaff

MetroPlus Health Plan
Marketplus Silver Plus S2
Individual Insurance
HIOS ID # 11177NY0070001-01



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/03/2014 03:34 PM

MetroPlus Health Plan
individual
hmo



HIOS ID - 11177NY0040001-01 Three months into my new, and first, health insurance plan and I am already being told my premiums are increasing - I am not happy about this. Health insurance was a stretch (financially) for me to begin with, one that has forced me to scale back my lifestyle significantly. I had to make many sacrifices to obtain this plan. Also, I am making less money now than when I signed up, making it exponentially harder for its justification. With an increase I would be priced out of this coverage, possibly coverage altogether. All that being said, I am a thirty-one year-old, non-smoker, who exercises avidly and eats healthfully. My parents are both alive and healthy (in their sixties) and I have no known family history of early onset disease; I rarely get sick, I rarely seek medical attention. In other words, I am a cheap customer. It makes no sense why my premiums should increase, especially in such a short time frame. Please consider how these increases will negatively affect low-income customers, pricing many of us out of the health care system that this government has encouraged and deemed a necessity. Thank you for your time.



MetroPlus Health Plan
individual
hmo



To Whom It May Concern: I have recently received a notice from my health insurer, MetroPlus Health Plan, regarding a request to DFS for insurance premium rate increase of 17.36% to \$439.42 from \$374.42 per month (\$780 increase per year) for year 2015. While I understand that various costs may go up and claims may be higher than expected in certain cases, but is it not suspicious that exactly after the first year of coverage, 42 insurance companies in NY have filed for rate increase? Do insurance companies not know how to estimate their costs and price their plans accordingly or was there some cataclysmic event that resulted in abnormal claims and rise in costs? I am not aware of the latter and doubt the former would keep insurers in business. I urge the NY DFS to further investigate the potentially detrimental industry wide practice of dramatically rising insurance premium rates. I implore the DFS to carefully examine the insurers? evidence for rate increases. It appears very suspicious that all the insurers need such dramatic rate increases (at 2% inflation). It appears that insurance companies have falsely enticed consumers to sign up for their plans and are now hoping that they can take advantage of people who are dependent on their insurance or who simply don't pay close attention. Consumers will be hurt (including me) by these rate increases as wages have not increased nearly enough to pay for higher health care costs and to maintain the standard of living. As for me, upon approval of the rate increase, I will be opting out of this plan and will seek a different insurer for my insurance needs. I may be forced to take on lower coverage in order to afford the insurance, but I will not support companies that are looking to take advantage of their customers. I hope DFS can stop this industry wide practice and protect NY residents from having inadequate insurance coverage.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/04/2014 08:52 AM

MetroPlus Health Plan
individual
other



I recieved my letter i think it is very unfair for this hike so soon i cant afford my insurance already and then you guys want to raise the premium thats not right on us. i would like my name to be removed from this so call hike . It is not fair it seems like i was decieved in purchasing this insurance and i am very out raged.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/04/2014 09:47 AM

MetroPlus Health Plan
individual
other



My health insurance provider MetroPlus informed me that the cost of my current plan SilverPlus-S2-1, HIOS# [REDACTED] will go up from \$374.42 to \$439.42. \$65 increase. This plan is a MarketPlace plan, which is a part of MetroPlusExchange program. Due to the benefits of Obama Care, I was able to obtain an Advanced Premium Tax Credit and now this plan costs me \$60/month. The increase in premium will result in a 100% increase of the cost of my health insurance and I will not be able to pay it. Thanks to Obama Care I, for the first time in my life, was able to have health insurance, but if the rates increase, I will lose it again. I find the rate increase proposed by MetroPlus absolutely unacceptable and oppose it strongly. MetroPlusExchange plans are individual plans specifically offered on the MarketPlace to give a chance to the population to have access to affordable health care, and with such a rate increase it will defeat its own purpose.



DISPUTING PROPOSED PREMIUM RATE CHANGE

to: premiumrateincreases
Cc: [REDACTED]

07/04/2014 10:15 AM

History:

This message has been replied to.

To whom it may concern:

I am disputing the proposed premium rate changes

Current monthly premium is : \$347.42

Proposed \$439.42

It says that I qualified for the Advanced Premium Tax Credit (APTC), as the rational for the proposed rate increase. I did NOT qualify for the APTC and therefore would like this propose rate increase to be denied.

1. Name of insurer: MetroPlus Health Plan
2. Name of plan: SilverPlus S2
3. Coverage type: Individual
4. HIOS ID: [REDACTED]

thanks & best regards,

[REDACTED]



Rate Change Appeal Request

to: premiumrateincreases

07/04/2014 10:28 AM

History:

This message has been replied to.

To Whom it May Concern,

Our provider, MetroPlus has proposed a premium rate change from \$1067.10 to 1252.34. Although we do not pay the full amount due to the Affordable HealthCare Act, we are concerned that the proposed rate will cause us financial hardship.

The plans currently covers a group (family of 3), and our HIOS is [REDACTED]. Please let us know if there are additional steps to appeal the increase.

Thank you,

[REDACTED]



Complaint about MetroPlus Premium Increase

[REDACTED] to: premiumrateincreases

07/04/2014 12:32 PM

History:

This message has been replied to.

I filed for health insurance with MetroPlus at the end of March under the Affordable Care Act. Now after signing on with MetroPlus, after painstakingly studying all of the available healthcare plans in my price range, MetroPlus has just informed me that they are planning to raise my monthly premium. This is only four months after I signed on with them. Please do not allow them to do this. I already have a hard time making the payments, and I will not be able to carry on with my plan if my premium is raised. I feel tricked that I was encouraged to sign up for healthcare because of the incentives of health care reform, only to be told a mere four months later that my premiums are already going to be increased. MetroPlus is taking advantage of the fact that it got a surplus of clients from the Affordable Care Act. It's obvious MetroPlus got people to sign-up, fully knowing that it was planning to raise it's prices. They are completely taking advantage of lower income individuals and families. **PLEASE DO NOT ALLOW THEM TO DO THIS!**

Thank you,

[REDACTED]

Insured by- MetroPlus Health Plan
Plan- SilverPlus- S2-3 (Includes Pediatric Dental/ Vision)
Individual Insurance
HIOS Identification #- [REDACTED]



Rate increase comments

to: premiumrateincreases@dfs.ny.gov

07/04/2014 01:57 PM

History:

This message has been replied to.

My name is [REDACTED], my plan is under Metro Plus health plan SilverPlus coverage and my HIOS ID number is [REDACTED].

I extremely disagree with the raise in rate coverage. For one, it would make the plan cheaper if more people accepted it. For instance, I can't even go to an Urgent Care in the city because they don't accept my health insurance, but I can go to an ER which costs thousands of dollars more. In fact if I need emergency medical care that is serious but not serious enough to go to ER, I have to go to ER no matter what because no one takes my insurance.

Another thing that bugs me is the dental care. Sure they "cover" dental, but in actuality they make you jump through hoops to be able to find a dentist that accepts metro plus.

Overall, I feel like the health care industry is really a terrible place. For a Dr. To charge thousands of dollars for a 5 minute visit and for some fluids and medication is absurd. It just doesn't seem fair to me that while I'm forced to pick an insurance plan by my country, our govt does nothing to help with the rising costs of health care in general. It doesn't make sense to me at all. I would like you to please note, that if my plan does go up as much as you're stating on this notice, that I will be choosing a different plan. I do not wish to renew this plan if the rate goes up.

[REDACTED] our time,

[REDACTED]
Sent from my iPhone



MetroPlus Health Plan
individual
hmo

[REDACTED]

MetroPlus Health Plan PlatinumPlus -P2 Individual Adult HIOS # [REDACTED] I am very opposed and distressed over MetroPlus's proposal to increase my premium from \$462.69 to \$592.64, beginning in 2015. If they are raising the premium over \$100 a month next year, what can we expect the following years? The increase proposed is excessive. Healthcare reform was supposed to be affordable for all! The only people who will eventually be able to afford coverage, are the poor and low income people, because they can get tax breaks and subsidies. All of the middle class is stuck with full premium cost with no subsidy. Our government seems to enjoy making people exhaust their assets and become totally dependent on public assistance, rather than help the middle class prevent this tragedy. The lower metal plans add higher deductibles and co-payments, so all of the plans basically end up costing roughly the same, if you are a user of the coverage. I do not receive any government financial aid, or tax breaks, because my income is slightly above the set limits. Living in NYC, the cost of living is very high, and this increase will take additional food from my table. My current premium is a enough of a financial drain. Like many health exchange subscribers, I have to pay the full premium with after tax dollars. The proposed increase is very high for an insurance company that has such low provider reimbursement policies. They advertise on the subways that they have nearly 500,000 subscribers. If you do the math, at an average premium of \$400, that equals nearly \$200 Million a month in revenue! Most good doctors and hospitals will not accept their insurance because they reimburse so little. Most of the doctors, who do accept their insurance, are salaried and work for clinics, or for one of NYC public hospitals. This is their cost control, which should keep MetroPlus's premiums reasonable. My doctor said he gets paid the same, if he sees one patient a day or fifty! I have had medical tests done that the lab billed nearly \$500 for, and MetroPlus only paid only \$28 to the provider. I do not know how a lab can operate with such losses. I have often wondered if the lab actually performed the tests, knowing they would be paid so little. The letter I received stated the "cost of new medical technologies and higher prescription drug costs" are the reason for the proposed increase. Prescription drug prices usually don't go up over time, they remain stable, and often decrease. Caremark needs to better negotiate prescription costs, if that is the issue. Some prescriptions have always been expensive, but are still covered by plans. MetroPlus, like all insurance companies, negotiates all test reimbursements, so new technology costs should not be an issue. Knowing what they have paid for my past tests, \$28 for a \$500 test, they would never operate at a loss. I think this proposed increase is not justified, and should be greatly reduced or denied. I hope my request will be considered. The thought of being responsible for a nearly \$600 a month premium plus co-payments, is greatly stressing me.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/05/2014 11:04 AM

MetroPlus Health Plan
individual
other



I will not be capable to afford any increase in my premium rate.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/05/2014 01:42 PM

MetroPlus Health Plan
individual
other



Hi Sir, I have received your notice of proposed premium rate change. I am not feeling good about this, because I am not working and my husband has retired, the only monthly income we have is \$ [REDACTED] from Social Security Administration, no other resource. So we are very tight, a lot of bills need to be managed, it's not easy for us, so I am asking for your help. Please reduce the rate as much as you can so that we can afford it, please help. Best & Love,
[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/06/2014 07:48 PM

MetroPlus Health Plan
individual
hmo



My reaction to the requested increase to my health care premium is not positive. Let me begin by saying that I support nationalizing health care and the ACA. I will not try to simplify my repulsion to this near immediate hike in premium costs. The law requiring every American citizen to have health care is still young as laws go. I imagine that many citizens who were uninsured did not want to pay for the required insurance just as I didn't. I am a generally healthy person and lived without health insurance for seven years mainly for financial reasons. I have now done my patriotic duty, and supported my president's wishes by signing up for health care and by making my payments on time. Not even a year into this new insurance, I am being warned that my premium will be increasing 15% at the one-year mark. From \$374 to \$439 per month. Insurance companies are corporations that must turn a profit in order to stay in business. I understand that and feel I support this profit by staying healthy and not abusing my insurance. My fear this: Now that it is a law for us middle class citizens to pay for health care, is there anyone to protect us from the insurance companies charging us whatever they want in order to turn greater profit? This feels like gouging by greedy. I will be rejoining the uninsured population if I am expected to make up the additional \$65 a month. That will double what I am paying right now, because of the government subsidy I qualified for. I've been on board so far, don't punish me by allowing these premium hikes to go through. They aren't providing me any additional services in exchange for the more money they'll be getting. Greed is the root of what's wrong with this country, and I feel obligated to say so. That's how I feel. Thank you for your time.



I can't afford an increase

to: premiumrateincreases

07/06/2014 08:37 PM

History:

This message has been replied to.

My name is [REDACTED] and my insurer is MetroPlus. I believe the name of my plan is SilverPlus - S2-2. I have individual coverage. My HIOS id # is [REDACTED]

I am writing to comment on the petition to raise my rate. I have only been insured by MetroPlus for two months, and have already received this rate increase information. The premium I pay now is already difficult to afford, an increase contradicts the purpose of the Affordable Care Act. If the insurance companies need to find more money to provide the coverage then please, do not let them try to take it from the insured. If the rate increases I will have to drop my plan, and either look for a new one, or be uninsured. As a citizen of the United States and a resident of New York, I ask you not approve the petition to raise my premium.

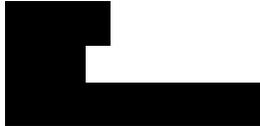
[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/07/2014 12:11 AM

MetroPlus Health Plan
individual
hmo



I'm covered by a Silver Plan that I purchased through the NY State Health Insurance Exchange. I'm a self-employed, [REDACTED] year-old healthy male and this is the first time I've been able to purchase health insurance in the last 25 years. I was very relieved and excited to be able to get coverage. Other than getting a reduced monthly prescription rate for generic hypertension medication, I have not seen a doctor nor visited a hospital or taken advantage of any benefits provided under my plan. Yet less than seven months in I'm being notified that my monthly policy will increase \$65 per month or almost \$800 for the year! Even with subsidy through the Affordable Care Act, I'm not sure my limited budget will allow me to continue to purchase coverage. I also have to wonder if this increase isn't an attempt by MetroPlus to stuff their pockets with a bigger share of federal subsidies. These proposed increases are so much greater than the annual inflation rate that I don't see how they can be justified. I urge you reject these increases so that people like me can continue to buy affordable insurance on the Health Exchange.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/07/2014 10:27 AM

MetroPlus Health Plan

group

hmo

[REDACTED]

HIOS ID NUMBER: [REDACTED] I'm confused to as why the increase is being proposed and what it means to us? one of the reason my wife and I did not not have insurance before was the cost. Increase will only limit our ability to get insurance.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/07/2014 10:54 AM

MetroPlus Health Plan
individual
other



To Whom It May Concern: I currently enrolled in Metro Plus and I am paying for the individual insurance out of pocket. I do not qualify for any financial assistance and my employer does not offer any health insurance. Therefore, increasing the premium amount in 2015 will greatly affect me. I live on a budget and can just make the current monthly payments. If the new increase is approved, I will have no choice but to drop my coverage. The point of the state's health plan is to help those of us who need affordable insurance. Increasing the monthly payments will leave many of us without coverage. Thank you .



Metroplus Rate Increase

Sent by: [REDACTED] to: premiumrateincreases

07/07/2014 02:17 PM

History:

This message has been replied to.

To Whom It May Concern:

I'm writing to file a complaint regarding my health insurance company's request for a rate increase. My plan is MetroPlus PlatinumPlus - P2 Individual , HIOS identification

[REDACTED]

An increase of over 28% in premium rates is significant and will make it impossible for me to continue to afford this plan. I urge you to decline this request!

Sincerely,

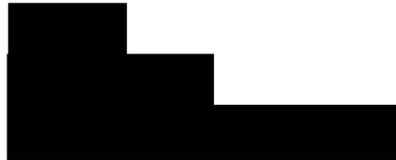
[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/07/2014 03:05 PM

MetroPlus Health Plan
group
healthyny



I am astonished that they are requesting an increase already for year 2015. I thought this was going to be affordable health care - even with the tax credit it is very expensive to keep up with the payments we are currently making and for Metroplus to initiate an increase of an additional \$130 a month is guaranteeing that people won't be able to afford making the premiums come next year. I don't think this is fair and I hope that you will deny the increase.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/07/2014 03:45 PM

MetroPlus Health Plan
individual
other

[REDACTED]

HIOS identification number: [REDACTED] For 2015 ,my premium will be 843.03, For 2014 premium is 718.53 My income didn't go up , the healthy coverage still the same , why the premium will going up so much ? For 2015, the premium go up 17%, I have to pay \$1494 more a year. I completely disagree the rate change ! Who can help me ?



Premium rate increase appeal

[REDACTED] to: premiumrateincreases

07/07/2014 04:30 PM

Sent by: [REDACTED]

History:

This message has been replied to.

Hi, I received a letter from my insurer MetroPlus regarding the premium rate increase about 20%, I can't afford the increase and would like to appeal this rate change. Please help out with it.
Thank you.

My insurer: MetroPlus

Plan: PlatimumPlus - P1

Coverage for individual: my wife and me

HIOS Identification number: [REDACTED]
[REDACTED]



Rate increasing comment

[REDACTED] to: premiumrateincreases

07/07/2014 04:45 PM

History:

This message has been replied to.

My name is [REDACTED]

Insurer: MetroPlus Health Plan

Plan: SilverPlus - S2

Individual coverage

HIOS number: [REDACTED]

I am emailing to send in a formal comment complaint. The proposed increase from \$374.42 to \$439.42 is an incredibly large amount to change the plan in one year. The entire point of signing up after the passing of the ACA was for affordable health care insurance.

Considering this is the cheapest option I had that included dental and had flat fees for ambulance and ER instead of % based prices, I am being forced out of being covered with this type of rate hike.

I will be forced to either drop coverage altogether or switch insurers/plans for what will surely be a plan with less benefits and coverage.

Please, reinforce the notion of why the ACA was passed and do not approve this new monthly premium.

Thank you.

--

Cheers,

[REDACTED]



Comments

to: premiumrateincreases

07/07/2014 08:59 PM

History:

This message has been replied to.

Insurer: MetroPlus

Plan: SilverPlus - S2-2

Individual coverage

HIOS ID :

I demand that my premium rate NOT increase whatsoever. A premium rate increase will make my insurance not affordable. Remember that I bought insurance from you guys because it was affordable. If the premium rate increases, you will lose me as a customer and I will drop my insurance all together and become another young person who is uninsured. You wouldn't want to do that just because of greed, would you? Don't act like you aren't making money, MetroPlus - and don't act like you're not using my tax dollars, government!

--





30 day comment period

to: premiumrateincreases

07/08/2014 11:20 AM

History:

This message has been replied to.

Good morning,

I'm writing in response to the Notice of Proposed Premium Rate Change I received in the mail.

My insurance - Metroplus

Plan - SilverPlus S2

Individual insurance

HIOS ID# [REDACTED]

It is difficult for me as a [REDACTED] year old single person living in Brooklyn to pay the current cost of my plan - If the monthly rate is increased (\$65 proposed!) I will have to look for a less costly plan. Unfortunately changing to a less expensive plan would likely mean dropping dental coverage & perhaps having to pay more to see a MD/specialist. You can see the conundrum that that puts me in.

The proposed decision to raise the premiums is financially & emotionally stressful for someone like myself -- under an already stress provoking system. Example of non-financial stresses: I cannot find a gynecologist in my borough of Brooklyn that accepts my insurance (I go to Manhattan) & my neighborhood dentist dropped Metroplus recently as well.

Please re-consider. I want to support Obamacare as a young, healthy person, but this is too much.

Thank you

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/08/2014 12:39 PM

MetroPlus Health Plan
individual
other

[REDACTED]

HIOS ID# [REDACTED] Hello, I am writing about the proposed rate increase for the Metro Plus Platinum Plus -P2 plan I currently have. The proposal is to increase the monthly premium from \$462.69/ month to \$592.64 (a 28% increase.) I was diagnosed with Crohn's disease a few years ago. I was forced to stay on a very expensive plan, because with that diagnoses, I was unable to get health insurance because of a preexisting condition. When the AMA was passed I was grateful because I would now be able to have much more affordable health care without having to pay high insurance premiums. I chose the Platinum level, because with Crohn's, there is the possibility of needing major health care, and I felt it would be best to have the best I can get at what I can afford. While I make enough money to not qualify for any exemptions, I was able to see a \$400 decrease from what I used to have to pay in premiums per month before AMA was enacted. I understand that premiums go up each year, but if they are allowed to go up by 28% each year, I again will be priced out of affording the level of health insurance I need in a few years. A marginal increase of 15% or so, seems much more reasonable and affordable each year than an increase of over 1/4 of the premium each year. Thank you.



MetroPlus increase 2015

to: premiumrateincreases

07/08/2014 01:12 PM

History:

This message has been replied to.

MetroPlus GoldPlus - G2 (Dental Vision)

Individual

I'm writing to protest the potential increase to 503.81 a month.

I am a freelancer that am trying to find a plan with acceptable benefits and price.

420 a month seemed like a reasonable zone but 500 is way out of my league.

Thank you,



MetroPlus Insurance Premium Rate Increase

to: premiumrateincreases@dfs.ny.gov

07/08/2014 01:31 PM

History:

This message has been replied to.

Insurance Provider: MetroPlus

Health Plan: Silver - S2-2

Individual Plan

HIOS ID number [REDACTED]

I have been informed by MetroPlus Health Plans that they are requesting a premium rate increase. It is my understanding that the Affordable Care Act offers affordable health care coverage for those in need. Well - I am in need and could not afford to pay more for my health care.

To have the premium increase after the first year of this coverage is despicable! For those of us who joined the Health Exchange - we can now afford to have health coverage and see doctors and have tests because we can now afford this.

It's important - and urgent - that the premium does not increase at this time, or in the next 5 years. People are still getting back on their feet. We need to keep premiums affordable while people are still looking for jobs, or working at very low paying jobs. Approving this increase could mean many of us will drop the insurance coverage and opt to pay the fine for not having health coverage. This is not smart.

Please do not approve this rate increase. Thank you.

Sincerely,

[REDACTED]



about the planned 2015 premium rate increase .

to: premiumrateincreases

07/08/2014 05:09 PM

Name of insurer : Metro plus silver s2 individual coverage

HIOS id [REDACTED]

I would like to inquire more about the planned 2015 premium rate increase.

Question: Will the government increase the Advance Premium Tax Credit accordingly as the basic minimum premium goes up ?

Complaint: Current premium is 374.42 and even though with the APT credit i am paying \$91.42 monthly, i haven't been able to even use my coverage because i cannot find a good PCP not to mention a specialist(there's almost none or one per whole borough). Almost NO ONE takes these insurances yet. I have personally called most of the doctors listed in the network for 2 boroughs just to find out they actually are not participating providers in network. Please correct and update these lists. The insurance services leave much to be desired when it comes to basic aspects and they are already at a high prices. So i oppose the increase. Please concentrate on spreading coverage instead of raising the price.

Sincerely,

[REDACTED]

If you have any questions or comments please contact my social worker [REDACTED] at this email or mail my home address

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/08/2014 05:53 PM

MetroPlus Health Plan
individual
other



Dear Sir/Madame, I am currently enrolled in the plan marked above and I believe that the rates for the 2015 year should stay where they are. Having access to good healthcare at affordable rates for myself and others is paramount.



Notice of Proposal Premium Rate Change

[REDACTED] to: premiumrateincreases

07/08/2014 08:53 PM

History:

This message has been replied to.

Hello my name is [REDACTED] with current Metro Plus Health Plan SilverPlus
[REDACTED]

Recently received a noticed which says my monthly payment and rates will be increase possibly by 2015 or either sometime this year? Certainly will love to obtain more information, if that's the case unfortunately I have to change of another health plan. The way I see it with what I own a week, there's not way I can truly afford it.

Thank you.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/08/2014 10:10 PM

MetroPlus Health Plan
individual
hmo

[REDACTED]

Hello, I am a healthy [REDACTED] year old male, and I would like to prevent the proposed premium increase by my health insurance provider. My provider is proposing a \$65.00 increase in my monthly premium despite my pristine health. I have not had a single urgent or emergency medical event since enrolling on this plan at the beginning of 2014. Please let me know how I can prevent this unjustified rate increase as soon as possible. Thank you,

[REDACTED]



MetroPlus Health Plan
individual
hmo



received a letter recently from metroplus ins. informing me of rate increase. this upset me very much considering when I signed up for the state health insurance website I remember it stating that my policy rate would not increase, that was important to me considering I am just able to afford this rate \$374.42 monthly. One thing I did not like on the healthcare.gov application was it seem to focus solely on income and not on all out going financial responsibilities. also my income for 2014 has decreased from 2013 so it is a little tighter for me making my bills. if this increase is accepted I will have to drop this health ins. provider and hopefully be able to find something affordable through the website again. I would hope this increase is not approved. I went without health ins. for 7yrs because it is way to expensive. now I have something I can financially manage. just.....I've only had health ins. since april 1st and I haven't even used it yet. and already they want to increase my policy by \$59. please do not approve rate increases. the middle class is hurting enough. so just think of us female/older/single no benefits from employers. no financial help from friends or family , I am a very responsible individual but I am finding nyc extremely expensive and difficult to stay, and I love my city.....thank you for your time . please no rate increases.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/09/2014 12:29 PM

MetroPlus Health Plan
individual
other



I got a letter from MetroPlus saying they are trying to increase my rate for healthcare from \$462.69 per month to \$592.64 per month, which in my opinion is an insane increase on a per-month basis. If that was an annual increase I'd understand, but to add over \$100 per month on to the premium is crazy. I've never had any bill increase by that large of an amount per month and if that gets approved I certainly can't afford to pay that, even with the APTC. I already pay \$248 per month for the health care with the APTC and that's a lot for something I rarely use since I'm young and healthy..I could swallow a \$20 per month increase or something, but not \$130 per month.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/09/2014 06:09 PM

MetroPlus Health Plan
individual
hmo



I was told that my HIOS identification number was needed. it is [REDACTED] The proposed rate increase for my plan is \$130.35 per month. This is 28% more than the previous premium amount of \$462.69. This is an enormous amount per month and over the course of a year on a plan that is already not very good. I can't afford the increase. I was under the impression that the "affordable health care act" would actually make healthcare affordable for all Americans and not just available. What's the point of the law if no one can afford to stay insured, or if we have to keep changing our plans every year to end up with something that we actually can afford? And then to get this news only 2 months into coverage hardly seems fair. I was anticipating having at least one year at the rate that was offered to me starting on May 1, 2014. The way this rate increase proposal reads, it would begin at the start of 2015. So that would give subscribers who joined when the affordable health care act went into effect on May 1 a mere 8 months of coverage at the previously agreed upon rate. This seems completely unfair and arbitrary. If the insurance company can not afford to provide coverage at the rate given for even one calendar year, then I would say that providing health care is probably not the business they should be in. Peoples health and well being should come before profits. If that can't happen, then the entire system of private health insurance needs to be re-evaluated.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/10/2014 08:51 AM

MetroPlus Health Plan
individual
hmo



I began my Silver Plus coverage with MetroPlus in March, 2014, as part of Obamacare. While I am very happy to have the adjusted rates due to my income bracket, which allows me to afford health insurance during tough financial times, I feel the raise in the premium rates that are being proposed for 2015 are coming too soon, especially since this is within the first few months of having coverage. The plan is still a baby and it seems too early to be raising prices and predicting financial increases before we have had a chance to try it.



MetroPlus Health Plan
individual
healthyny



I purchased coverage by the end of March, as required by the ACA. Already, my insurer, MetroPlus, is requesting that the DFS approve a raise of \$65/month for my plan. I, and many others who signed up in order to comply with the ACA, have not even used our newly purchased insurance services yet. How does MetroPlus justify such an increase so soon after establishing these policies and so soon after the implementation of the ACA? What statistics is the company basing the need for a rate increase on? If you approve the increase, I and many other consumers who just signed up for healthcare coverage a few months ago will be forced to either switch to cheaper/worse coverage (I'd be forced to switch from a Silver plan to a Bronze plan) in order to comply with the ACA law or to drop coverage completely because it has very quickly become unaffordable for us. In my view, this proposed rate increase so soon after so many New Yorkers have purchased healthcare in order to comply with the ACA is a bait-and-switch tactic on the part of MetroPlus, and I urge you to deny the company the ability to raise premiums so soon after the implementation of the ACA. I believe that many consumers such as myself will be forced to choose a lesser plan or cancel coverage altogether if MetroPlus is given the leeway to raise premiums. This would be detrimental to both consumers and the State of New York, which, of course, often ends up paying in various ways for the care of the uninsured. Please deny MetroPlus the ability to raise premiums anytime before next March. Please help consumers comply with the ACA by mandating that the policies they signed up for remain at the same cost for at least a year at a time. Thank you for your consideration. Please do NOT publish or share my name or any of my identifying information on your website or anywhere else. Also, it says at left that "If [I] enter my email address," I'll receive a confirmation of these comments. But the field above says my email address is required, and I am unable to submit my comments without typing it in. Could you please fix this discrepancy on your site?



Premium increase

to: premiumrateincreases

07/10/2014 12:41 PM

History:

This message has been replied to.

I am very alarmed and concerned at the request from MetroPlus Health for a change in their premium rates which could possibly lead to an increase in my monthly premium from \$443.24 to 567.52

Even if I qualify for financial assistance under ATCP in 2015, any increase beyond my present monthly payment of \$366.24 would be quite untenable for me as I am a [REDACTED] year old retiree on a virtually fixed income. At the time of enrolment I stretched my budget to the max to accommodate this amount to enjoy the best benefits. Ever-increasing cost of living expenses has made this more strenuous than expected.

Any increase, whether great or small would force me to downgrade to a far less satisfactory position or seek a better arrangement with another company.

[REDACTED]

Insurer: MetroPlus Health

Name of Plan: Platinum Plus P1 (individual)

HIOS ID No.: [REDACTED]



Comments on Metro Plus Premium Plus -P2 rate increase

to: premiumrateincreases

07/10/2014 12:52 PM

History:

This message has been replied to.

To Whom It May Concern:

I am writing to object to the rate increase proposed for the Metro Plus -- Premium Plus -P2 Plan
My HIOS ID number is [REDACTED]

I have individual coverage.

I object to this rate increase because the providers and hospitals available on this plan are not up to the standards of a higher priced plan.

St Lukes Roosevelt hospital was quite unprofessional when I was there for an endoscopy (not my doctor but the nursing team in the lead up to the surgery).

When I went to a diagnostics place for a CT scan in harlem, I was sent to the Bronx in a taxi because the machine was broken and they had not told me about it in advance, then, when the paper work was not in order for the procedure to take place in the Bronx, I was sent back to Harlem (in another cab that they paid WAY too much money for). So, all in all, my experience has been sub-par and I think that the rate should not go up. I would transfer to a new plan with another provider before I would pay a higher rate.

I would appreciate it if you would not disclose my personal information to the hospital or diagnostics places referenced here. You can contact me for more info however if you would like more.

All the best,

[REDACTED]



Re: Notice of Proposed Premium Rate Change

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

07/10/2014 01:36 PM

History: This message has been replied to.

MetroPlus Health Plan SilverPlus-S2-2 (Includes Adult and Pediatric Dental/Vision)I have an Individual coverage

My HIOS identification number is ██████████

I am emailing my comments to DFS because on 6/16/14 I received a letter from Metroplus health plan that they are planning to change my premium rates for 2015. I am a lung cancer survivor and have gone through several chemotherapies and a clinical trial. I became a member through Obamacare on May 1st 2014. I chose this plan because it was the most affordable one for me. My premium is \$374.42 and I receive an Advanced Premium Tax Credit of \$166.00 which allows me to pay the balance of \$208.00 a month. I have to pay for my own insurance because my then employer does not pay for employees insurance.

I am very disappointed that Metroplus is planning this increase just a little over a month after I have enrolled. I am concerned that I would not be able to have anymore insurance because of this increase and I feel that this should have been mentioned prior to enrolling.

I will really appreciate if DFS can stop this.

Thanking you in advanced,

██████████
██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/10/2014 01:56 PM

MetroPlus Health Plan
individual
hmo



The whole premise of Obamacare was to make health benefits affordable since we are now required to have health insurance. I searched the Marketplace for the best plan I could find and afford and now I receive a letter telling me my rate could increase by almost 25% for 2015. I cannot afford this increase and am not eligible for any financial assistance. This increase is way too high and should not be allowed. If we must have insurance it must remain affordable.



Premium rate increase

[REDACTED] to: premiumrateincreases

07/10/2014 02:02 PM

History:

This message has been replied to.

Hello,

I wanted to request you to disapprove the requested rate change made by metroplus health plan.

We are already paying so much for insurance, and it is hard to pay off every month. If this rate increases, then we can not afford it, and would have to cancel the insurance plan.

Both my daughters are college students and are dependent. Even the college fees are increasing so quickly, we don't even get FAFSA. We will also be paying for a home mortgage, tax, and insurance for the house.

If the rate increases, we would not be able to pay for it, as we pay for college tuition fees and other priorities.

Our insurer is metroplus, and we are enrolled in the family plan. HIOS Identification no is

[REDACTED].

We request you to not let the premium increase, as it would mean that we drop the health insurance.

Thank you,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/10/2014 03:18 PM

MetroPlus Health Plan
individual
other



Metroplus's proposal would raise my monthly rate by 28% a \$124 increase. My monthly payment would be \$567. I simply cannot afford this kind of an increase. I have struggled for many years to find affordable, efficient health insurance and when I finally feel I have a policy that is reasonable the unreasonable requests for increases start. This has caused me a great deal of anxiety looking to how I will have to deal with my insurance next year. I urge you not to grant this unreasonable request. Give us, the consumers, a fair play so that we are not always at the mercy of these corporations. I do not want to loose my insurance but what they are asking for is too much.



Comments on MetroPlus request to increase premium rates

██████████ to: premiumrateincreases

07/10/2014 03:57 PM

History:

This message has been replied to.

Hello,

My plan information is:

MetroPlus

Silver - S2-1

Individual coverage

HIOS ID # ██████████

I have barely gotten any benefit out of my insurance plan and have been denied for 2 procedures already. So the request to increase my premium by 17% because they need to cover their costs to help manage their members' needs is untrue in my case and I assume the cases of many of their members as well. I cannot accept paying more for a plan that I already can barely afford while they have denied coverage for multiple procedures that I now have to pay thousands for out of pocket.

Thank you,

██████████



Fwd: Notice of Proposed Premium Rate Change

to: PremiumRateIncreases@dfs.ny.gov

07/10/2014 04:17 PM

History:

This message has been replied to.

Metroplus Health Plan
Platinum plus- P2 / Includes Adult and Pediatric Dental Vision / [REDACTED]

is [REDACTED]

[REDACTED] Id

Re: Notice of Proposed Premium Rate Change

Dear Metro plus Health Plan, and DFS,

I'm in received your unsigned letter dated: 06/16/ 2014

Informing me that my monthly premium to be raised 30% by beginning 2015. My proposed premium is: \$ 592.64

When I signed with your company on 05/01/ 2014 my monthly premium was \$ 462.69.

Than Forty Six days later you sent me a letter noticing sudden proposed Premium Rate Change .

That seems to me grossly miss leading to consumers who adapted your plain.

Your proposed increase what present a financially hardship for me .

I would jeopardize my ability to continue my membership with you.

Seems to me unreasonable proposal. I had found your service you provide to be wanting . For example:

Unfortunately I broke my toe a day after my insurance started . I called up Dr [REDACTED] according my card she supposed to be my primary physician . They said she could see me not earlier than 08/20/ 2014. I got phone numbers from Metro Health Care advisers, I called several office up . There were apparently no appointments for 2.5 months elsewhere. Than I went to the internet. After two hours searching, I found that only Institute for [REDACTED] [REDACTED] could except my Metro Health insurance like a walking patient . After seven hours waiting in the [REDACTED] they informed me, sorry but no orthopedic doctor to be found who could read my radiology chart, but I had to pay copayment for both unfinished services. Than I called you up again , crying what should I do? Your agent suggested me, go to the [REDACTED] , where the copayment is only \$55. I did so.

What I saw there, was a horrible experience. I was surrounded on all sides by criminals, along with armed cops, drunk men, who were hovering around my broken toe. I was waiting together with those people who are not even paying any insurance. All together 14 extremely difficult waiting hours I got take care of my toe. Than I got the bill from [REDACTED] Hospital charging \$100 copayment from emergency care. Your agent miss informed me.

After reading lot of informations on the net I found out, the waiting time in [REDACTED] not so long. I chosen [REDACTED] primary physician who is available on Fridays, because I'm off on Fridays. I got an appointment on 06/13/ 2014.

But Dr [REDACTED] was not there, she took a day off, and the office forgot to note me. Than I called you up on 06/13/2014 to change the doctor 's name on my card to Dr [REDACTED] .

But I did not get that card yet.

The Doctor sent me to colonoscopy, but two hours before the procedure started they called me up, to cancel this appointment, because the machine was broken. They could not tell me when they could fix it. During the pass two months with you.

I had so much negative experiences.

To go through so much red tape and waiting hours to be seen, to someone who accept your insurance, compels me to ask the question what am I paying for? How can you possible request more money for such an inferior delivery for health care service? How can you ask people even more?

Giving such an inferior service please explain to me why you would expect people pay even more, than they are currently paying?

I had a good insurance before, than the law forced me to change it. Why should I asked DFS, government help for such a low service? You are advertising everywhere this is an AFFORDABLE HEALTH CARE. 30% premium hike within half years is not affordable. To using up taxpayers dollars to be seem to affordable it is sin.

Sincerely I look forward to your response.

[REDACTED]

My member Id is [REDACTED]



Comment on Proposed Rate Increase

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

07/10/2014 06:57 PM

Please respond to ██████████

History:

This message has been replied to.

Hello

Insurer: Metroplus

Plan: Silverplus

Individual Coverage

HIOS id number: ██████████

I am writing to comment on a notice I received about a possible rate increase. I would be very displeased if the rate were to increase, especially so soon after I enrolled.

A main reason I selected this plan was because it was one that was affordable to me, while the new rate would be nearly \$60 more. This would easily mean I would research another plan to enroll in. I do not wish to do so, but will.

Please do not approve the proposed rate increase.

Thank you.

██████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/10/2014 11:30 PM

MetroPlus Health Plan
individual
hmo

[REDACTED]

INSURER NAME : MetroPlus Health
Plan NAME OF PLAN: Silver Plus-S2-1
INDIVIDUAL OR GROUP COVERAGE: Individual
HIOS IDENTIFICATION NUMBER :

[REDACTED] To whom it may concern, I have recently received an email stating that there will be an increase in my current month premium from \$374.42 to \$439.42. This is a substantial jump and I am not happy or content with this increase. This increase is a large jump from the fee that I am paying as of right now. I am a [REDACTED] year old male who works out regularly and lives a moderate lifestyle. I believe that the fee that I pay now is adequate considering I am of low risk of high medical visits or of insurance medical coverage. Please do not raise the monthly fee for my medical coverage. Thank you.



[REDACTED] **Comments on rate change**
to: premiumrateincreases

07/10/2014 11:56 PM

History:

This message has been replied to.

[REDACTED]
INSURER NAME : MetroPlus Health Plan
NAME OF PLAN:Silver Plus-S2-1
INDIVIDUAL OR GROUP COVERAGE: Individual
HIOS IDENTIFICATION NUMBER : [REDACTED]

To whom it may concern,

I have recently received an email stating that there will be an increase in my current month premium from \$374.42 to \$439.42. This is a substantial jump and I am not happy or content with this increase.

This increase is a large jump from the fee that I am paying as of right now. I am a 25 year old male who works out regularly and live a moderate lifestyle. I believe that the fee that I pay now is adequate considering I am of low risk of high medical visits or of insurance medical coverage. Please do not raise the monthly fee for my medical coverage. Thank you.



Premium rate changes for Metro Plus Health Plan

to: premiumrateincreases@dfs.ny.gov

07/11/2014 02:21 PM

History:

This message has been replied to.

Hello,

I'm writing in regards to a notice I received from my health care insurance company, Metro Plus. In short, it notified me that my insurance premium will potentially be increasing by almost \$100 a month starting 2015. This increase seems a bit unfair after only a year. I started this plan January of 2014 and have not needed to use my insurance yet. If this increase were to take place, I would have to cancel my Metro Plus insurance plan, potentially becoming uninsured again. I understand the reasoning they presented for the increase. Once again this is unfair to pass these costs on to the consumer. These costs should be controlled by all the for profit hospitals, prescription drug companies and administrators of these health care institutions. In short, the US health care system is broken. It was my understanding that the Affordable Care Act was going to be a step in the direction of affordable health care for the people of this country. This increase in my health insurance premium is a step in the wrong direction and is not acceptable. I truly hope that the right decision is made in this circumstance. Thank you for your time concerning this matter.

Here is some insurance information that I was asked to include with this email:

Metro Plus Health Plan
Gold Plus G2

[REDACTED]

[REDACTED]

Sent from my iPad



MetroPlus health plan rate increase

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

07/11/2014 05:50 PM

History:

This message has been replied to.

Insured: ██████████
Insurer: ██████████
Plan name: SilverPlus2-S2
Individ
HIOS # ██████████

I am writing regarding the recent notification of rate increase to my health insurance premium from \$374.42 to \$439.42 dated 6/16/2014. This is absolutely unacceptable, given that I have only had this plan for approximately three months at the time of receipt. As an individual with no major medical conditions, this broad spectrum rate increase so soon after signing up, is flat out wrong. I am a newly practicing, solo, health care provider, and unfortunately I will not be able to afford this monthly premium. The initial rate was/is hard to budget and pay as is. As a result I will have to switch plans, and/or health insurance carriers, unless there is an adjustment is made or I am contacted. Further communicated requested.

██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/13/2014 07:14 PM

MetroPlus Health Plan
individual
hmo



I am writing to express my outrage at the news of a requested rate hike by MetroPlus, which would amount in my case to an increase of more than 28 percent for insurance that doesn't actually provide any kind of service beyond those available to the uninsured. MetroPlus offers nothing more than bait-and-switch delaying tactics and referrals to free clinics. I paid my first month's premium of \$462.69 in December 2013, but I have not yet been able to see a doctor. After a lot of trouble, I managed to get an appointment for August 6 with a non-board-certified doctor in a clinic I could just as well attend without having to pay anything to MetroPlus. I could have simply walked into the free clinic back in January and saved myself much time and \$3,701.52 in payments to MetroPlus. As it is, I'm still waiting to see a poorly qualified doctor who may not be equal to the task of dealing with my rather complicated medical issues. The bait and switch operates as follows: After paying my first month's premium of \$462.69 in December, I was assigned to a so-called "primary care physician" (not a doctor of my choice) who, it turns out, does not actually accept patients for primary care, as I discovered in January when I tried to make an appointment. I called MetroPlus; the person I talked to seemed not at all surprised that I'd been assigned for primary care to a doctor who is not a primary care doctor. She offered to send me a directory of MetroPlus physicians. When the directory finally arrived, I was surprised to see how few doctors were listed for primary care in Manhattan; nevertheless, I began my due diligence, checking the names against online sources and calling the numbers listed for doctors who seemed best qualified to handle my particular medical issues. I rapidly discovered that the information in the

directory is little more than fiction. Many doctors are listed under the same addresses and/or phone numbers; the first phone number I called belonged to a apartment resident who was clearly very frustrated at having her private phone number circulated by MetroPlus. The addresses were also wrong in many cases; where several doctors were listed under the same address, it turned out to be a free clinic, often in the projects or in a homeless drop-in center. Meanwhile, two other directories arrived in the mail, both identical to the one with fictional listings. By now, it's late February. Having had an excellent experience twenty years ago with the walk-in clinic at [REDACTED], I decided to sign up with one of the doctors listed under various [REDACTED] clinic addresses. When I called the phone numbers, I discovered, of course, that none of them went through to anyone who was familiar with any of the doctors I'd selected. I called MetroPlus a couple of times, but the people I spoke to were all reading from the same script: Let me assist you in locating a doctor. When I asked if they were getting their information out of the same directory I'd received, they admitted that they were; when I pointed out that I had called because the information in the directory was incorrect, they went back to the script: Let me assist you in locating a doctor. Eventually, through online research, I found a phone number for [REDACTED] appointment desk. However, I couldn't make an appointment until the name on my card was changed from the doctor I was originally assigned to, and I was told that I would have to make a trip into [REDACTED] during work hours to get the name changed. By then it was late March. In April and early May I was too busy to take time off work for a trip into the hospital. Finally, on May 20, I was able to go into Bellevue. MetroPlus has desks set up in the main lobby and on the second floor. The main lobby desk sent me up to the 2nd floor, where I explained the situation. The woman working on the desk took my card, turned to her computer without any discussion, and handed back my card and a form with the name of a doctor and a date filled in. The doctor wasn't one of those I'd picked out in my lengthy due-diligence searches online. I checked the pages of the directory that I'd brought with me and discovered the doctor's name along with a symbol signifying that she is not board certified. I asked the woman why she'd assigned

me to a non-board-certified physician. She replied: How do you know that? I asked how she decided which doctor to assign, and she told me that she knew nothing about any of the doctors; if I wanted to know more, I'd have to go to the appointment desk. After months of waiting, I had made a special trip into [REDACTED] only to have this woman pick a name at random. The paper she gave me included an "Effective" date: I could not see the newly assigned doctor before June 1, 2014, nearly two weeks away. I asked why; she simply shrugged. I walked over to the appointment desk, and while I was waiting in line, the MetroPlus employee packed up and left. At the appointment desk, I discovered the effect of having MetroPlus's paying patients flooding the free clinic: the computers were down, the booking system was in chaos, and I was informed that it would be two weeks before I could even make an appointment for some future date. In any case, I was told, that doctor would probably be away until August. I wanted to go back to the MetroPlus desk and insist that I be assigned a doctor who was actually available to see me, but of course the woman had left. I asked what I should do if I ran out of medication in the weeks before they would start making appointments; I was told to go to the emergency room or attend the early-morning walk-in clinic. I went home and called MetroPlus. I explained the problem, and in response heard nothing but the same old script: Let me assist you in locating a doctor. Being out of options, I decided to see what was offered. I was given two names: the first, I discovered from an Internet search, isn't even a doctor; she's a nurse practitioner working in a free clinic in the projects on Avenue D. The second name is a doctor who takes appointments in a free clinic that I used to attend twenty years ago when I couldn't afford insurance. This particular doctor's rating on HealthGrades.com is 1 star. Now, people are often reluctant to criticize doctors, and I've seen some very mediocre doctors awarded four stars, so I interpret this doctor's ratings as an indication that he's not merely a bad doctor, but dangerously bad. In this case, better the devil I don't know. I waited two weeks, as instructed, and then called [REDACTED] in the first week of June to make an appointment with the non-board-certified physician. The earliest date I could get was August 6, at an extremely inconvenient time. If I'd wanted a time that

fits with my work schedule, I'd have to wait until September. Luckily, my previous PCP gave me several undated prescriptions for my medication, so at least I'm able to treat myself while waiting for MetroPlus to provide me a service. I should be monitored every three months while taking the medication, but under the service I'm paying \$462.69 a month for, that's out of the question. In conclusion, I've paid MetroPlus a lot of money and received absolutely nothing in return, other than a lot of time-wasting. Now they want nearly 30 percent more for this dreadful service. Outrageous!



Proposed rate change comment: [REDACTED]
[REDACTED] to: premiumrateincreases

07/13/2014 07:55 PM

History:

This message has been replied to.

To Whom it May Concern at the NYS Department of Financial Services,
I recently received a letter from my insurer stating that I will have a large increase in my current plan for the upcoming year. I contacted them and they said to also contact you about comments. This situation is incredibly frustrating as I just signed up for obamacare's NYstate of health plan marketplace and have joined the plan because it was the most reasonable for me financially. I make very little and this increase will affect me greatly. My insurer is Metroplus health plan and my plan is the SilverPlus-S2-3 individual plan. The letter mentioned I state this info as well as my HIOS id which is [REDACTED]
I hope my rate will continue to be fair to my income. Thanks for your time. Please let me know if there is anything I can.

Best,
[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/13/2014 08:18 PM

MetroPlus Health Plan
individual
ppo



I would like to know the reason for the increased rate. An also why it is so high. I haven't gotten any salary increase. My insurance is not the only responsibility I have and I didn't expect to have to pay \$130 increase on this plan. I am going through a rough time right now and I would appreciate if something could be done. HIOS ID# [REDACTED] Platinum Plan



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/14/2014 05:46 AM

MetroPlus Health Plan
individual
other

[REDACTED]

I am very much opposed to this increased health insurance rate Metro Plus is trying to get. I cannot afford an extra \$50 per month to spend. I am barely making ends meet as is. It has only been 2 months since I've been on the plan and they are filing for an increase. It is upsetting and I hope that you DENY Metro Plus. My HIOS id number is: [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/14/2014 11:37 AM

MetroPlus Health Plan
individual
healthyny



If approved, the new rate would be a 22% increase after only one year of coverage at the rate I signed up for. This feels like a "bait and switch". A significant amount of time and effort went into planning a budget with each health insurance plan before making the final choice. If the original premium calculations from Metro Plus were so far off perhaps that is an indication that they don't know how to manage a health care budget.



Premium rate increase - NOT a good idea

to: premiumrateincreases

07/14/2014 12:43 PM

History:

This message has been replied to.

To whomever has proposed a rate increase of +\$130 per month, This must be a joke. The entire reason why myself and most other people have purchased this health insurance plan was because of the price. It's a lot of money BUT still affordable. Because it's affordable, we have a very very small pool of doctors to choose from. Now you're going to raise it to almost \$600 per month? You've GOT to be kidding me. I can guarantee you two things if this should happen. First, you will lose the majority of your customers because we will all be finding plans that we can afford. Second, since you are NOT on the level of service of Aetna, and other premium plans like it, you will most likely lose the majority of your business from those who CAN afford that much to plans like Aetna, who charges just as much but covers so much more. Just when I thought I'd found a good health plan through Obamacare, the rug is swept right up from under our feet.

Please reconsider this increase and stop putting people of a low income in this kind of situation.

Thank you,

[REDACTED]

MetroPlus
Platinum P-2
Individual Plan

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/14/2014 12:56 PM

MetroPlus Health Plan
individual
other



I have been purchasing my health insurance (Monthly premium: \$462.69) from MetroPlus since February but I am yet to make my first appointment with a doctor. In other words, for the past 5 and a half months, MetroPlus did not have to spend \$\$ on my behalf. From my standpoint, their proposed rate increase is atrocious and simply cannot be justified. Best Regards,



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/14/2014 01:10 PM

MetroPlus Health Plan
individual
hmo



Hello, I received a notice from MetroPlus that they have applied to raise my premium from \$462.69 to \$592.64 in 2015. When I contacted them they could not give me any specific reason why they were raising the rates almost 30%. I enrolled through the state health exchange and this seems like a clear bait-and-switch operation. I have not even used their services and they can offer no justification for such a large increase. Please deny their request. Thank you.



Response to proposed premium rate change for MetroPlus

to: premiumrateincreases

07/14/2014 05:26 PM

History:

This message has been replied to.

To whom this may concern,

My wife and I recently received a letter from MetroPlus, dated June 16, 2014, saying that they are filing a request with the DFS to approve a rate change to our premium.

Our current monthly premium is \$748.84

If approved, the monthly premium will be \$878.84

I am writing to explain why I disagree with this proposed rate increase to our monthly premium

A rate increase of 17% from one year to the next is outrageous. Even rent stabilized apartments in New York City can only go up by 4% from one year to the next.

This increase is almost one fifth of our entire monthly premium

What exactly are we receiving in exchange for this price increase?

We have only held a policy for 7 months at this point. This is setting a terrible precedent - is the rate going to be raised every year? And by this much every year? In five years are we going to be asked to pay double what we're paying now?

If this increase goes through, we will cancel our coverage immediately and switch providers.

As requested, I am including the following information:

Our insurer is MetroPlus

Our plan is SilverPlus- S2-3

We have individual coverage for myself and my wife

Our HIOS ID number is [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/15/2014 01:12 AM

MetroPlus Health
Plan
individual
other



m

Dear Department of Finance, I understand MetroPlus has applied to increase my Monthly Premium form \$462.69 to \$592.64 as of Jan 2015. I further realize this is not just an increase to be applied to me but to all other MetroPlus members. I respectfully request that their application for premium increase be denied and have outlined my reasons below? Naturally after decades of not having affordable healthcare, a huge influx of people took advantage of the Affordable Care Act and in turn probably used their Medical Insurance more than a typical usage. It would be logical to surmise that after the first year when

people have caught up on their medical care, the doctor's visits will drastically decrease and therefore the cost to the Insurance Companies will decrease too! I know for fact this is the case for me personally? I started my coverage in May 2014. After getting certain medical concerns diagnosed and handled I will not be needing to seek medical care hardly at all - my usage will taper off as I suggested in the scenario above. Therefore, I strongly urge you not to increase my - and other members - premiums! Thank you for your time and attention. Sincerely,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/15/2014 01:44 AM

MetroPlus Health Plan
individual
healthyny



This is pure bait and switch! My "introductory" rates are \$462 and my proposed rate is \$592!!
Hell no I won't continue with Obamacare if this rate increase passes!!!!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/15/2014 10:11 AM

MetroPlus Health Plan
individual
hmo



I have had my insurance for only a few months and I was recently sent a proposed rate increase of nearly 25%. I feel this rate is beyond what is fair and reasonable. I have used the insurance only once for a doctor's appointment to be treated for the flu. If this rate were to go into effect I would be unable to afford it and therefore unable to remain insured.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/15/2014 10:12 AM

MetroPlus Health Plan
individual
hmo



I recently received a letter in June from MetroPlus, regarding a proposed increase of \$65 to my premium rates for the 2015 year. This would place a financial hardship on me, first of all I just obtained the health insurance in April of 2014 and already you want to raise my payments. Second, I am a part time employee and a college student with a net income of around [REDACTED] per year, with no expectation of my salary to increase in the near future, and no other financial assistance from anyone else. My mother lost her job in September of 2013 and has yet to find work my income is all our household has. The amount I pay now is hard for me to pay, b/c it takes money out of our household we desperately need. Not to mention that once I start to use the health insurance, I will have a deductible that will need to be met before I start to see the financial benefits from the health insurance, yet you want to increase my monthly payments. I signed up for health insurance to comply with the law and b/c it would be of benefit to me, but if my payments go up \$65, I have to say that for me individually there would be nothing affordable or caring regarding that action. I ask you to reconsider this proposed action and I thank you for your time taken to review this matter.



MetroPlus rate increase for 2015

██████████ to: premiumrateincreases

07/15/2014 10:35 AM

History:

This message has been replied to.

NYS Department of Financial Services

Health Bureau – Premium Rate Adjustments

1 State Street

New York, NY 10004

To Whom It May Concern:

My name is ██████████ HIOS ID # ██████████ I recently received a letter in June regarding a proposed increase of \$65 to my Metro Plus premium rates for the 2015 year. This would place a financial hardship on me, first of all I just obtained the health insurance in April of 2014 and already you want to raise my payments. Second, I am a part time employee and a college student with a net income of around ██████████ per year, with no expectation of my salary to increase in the near future, and no other financial assistance from anyone else. My mother lost her job in September of 2013 and has yet to find work my income is all our household has. The amount I pay now is hard for me to pay, b/c it takes money out of our household we desperately need. Not to mention that once I start to use the health insurance, I will have a deductible that will need to be met before I start to see the financial benefits from the health insurance, yet you want to increase my monthly payments. I signed up for health insurance to comply with the law and b/c it would be of benefit to me, but if my payments go up \$65, I have to say that for me individually there would be nothing affordable or caring regarding that action. I ask you to reconsider this proposed action and I thank you for your time taken to review this matter.

Very Truly Yours,

██████████



Please do not increase health insurance premiums !

to: premiumrateincreases

07/15/2014 11:32 AM

History:

This message has been replied to.

Insurer Name: MetroPlus

Plan: SilverPlus - S2-2

Individual Coverage

HIOS ID: [REDACTED]

I am writing to oppose your proposed rate increase for my current health insurance. Per the Affordable Health Care Act, MetroPlus is to be provided to consumers at an affordable rate, allowing those people who wouldn't normally be able to get health insurance to do so. By increasing your rates, you are flying in the face of this governmental program, making it more expensive for customers to use your insurance, while also exploiting the program's overarching reach to try to suck as much monetary gain out of it for yourselves.

Moreover, the quality of the health care providers who associate with MetroPlus is shockingly poor. Yes, I now have health coverage, but there are so few doctors who take this health insurance, because of your poor and improper reimbursement practices, that the quality of care provided is repulsive. Increasing rates for such low quality doctors would make the situation even worse than it already is.

The only way in which I might support a rate increase is if the level of care also increased, but I assume that the rights of your customers and the quality of service provided are not being taken into consideration in this matter. You're only concerned with the bottom line and squeezing every last dollar out of the American people. You should be ashamed and I dearly hope that this rate hike does not go through. It is unlawful and unjust.

--

[REDACTED]



Rate Increase Comment

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

07/15/2014 04:33 PM

History:

This message has been replied to.

My insurer is Metro Plus.
My plan is Platinum-P2.
My plan is individual.
My HIOS is number is: [REDACTED]

I am flabbergasted by the amount of increase in the rate of my premium (around 16%! From 462.69 a month to 592.62 a month). I could barely afford the insurance at the current rate and this increase, being so extreme will force me to choose another plan.

There has been no indication why this high of an increase is necessary, no transparency of process. How was the determination made, using what criteria? Beside being directed to make a "comment" to this web address by your letter, what recourse am I allowed? There should be a process that includes the insured beyond making a "comment".

This rate increase is excessive, and hurtful. If my voice has any say whatsoever in this process, I reject this increase and demand transparency into the decision making process that will determine the increases in the future.

Sincerely

[REDACTED]

ID

[REDACTED]



Rate increase for metroplus

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

07/15/2014 07:04 PM

History:

This message has been replied to.

Dear DFS-

M [REDACTED] Plus, PlatinumPlus, individual coverage, HIOS

[REDACTED]

With the enactment of the ACA I was thrilled that I could finally afford ongoing insurance in NY. For years I had a patchwork of unreliable and inconsistent insurance plans from employers or Healthy NY as I could not afford the outrageous premiums charged by NY private insurers (generally \$850 or more for an individual).

I opted for MetroPlus as the lowest priced plan with full coverage. I can afford the plan as it stands, even though my debt from student loans and credit cards after the 2008 recession have me living paycheck to paycheck. I am fine with living frugally if it means getting the peace of mind that health insurance buys, knowing should I have a serious illness or accident I will not be a burden to my family or go bankrupt. But I cannot fathom how a 33% increase from \$462.69 to \$592.64 is warranted. It will make the 'Affordable' part of the ACA a cruel joke. Full coverage will now be priced close to the inflated market rate pre-ACA. I could not afford that then and I cannot afford that now.

I assume many people went for basic services they had forgone in prior years. This obviously would artificially inflate first year claims. Destroying the affordability of ongoing coverage for present and future members is not the answer. It will only have the perverse incentive of driving away the most healthy who decide to take their chances, leaving everyone (and the insurance company) footing ever higher bills, and premiums, for the most needy and likely least well off subscribers.

This rate increase is a cruel and short sighted move. I strongly urge the DFS to consider tempering this increase to keep the ACA mandate close to an affordable option instead of a mandate bent on collapse.

[REDACTED]



Rate increase

to: premiumrateincreases

07/15/2014 08:15 PM

History:

This message has been replied to.

Dear Madams and Sirs,

My name is [REDACTED] in March, 2014 my husband and I bought MetroPlus Healthcare Plan, after living for three years without any health insurance. We could only afford the insurance because we are qualified for the Advanced Premium Tax Credit.

Our plan is SilverPlus -S2-2

Our HIOS ID is [REDACTED]

My husband and I are both covered.

We moved to the States three years ago from Belarus, and now we are still struggling to establish ourselves in New York. I am a freelance journalist, which means that sometimes I do not have any income, and my husband is employed part-time as a security guard.

I recently received a letter from MetroPlus, in which the company officers inform me that they have filed a request with DFS to raise our insurance rate from \$748.84 to \$878.84.

This is 120 dollars more!

We do not have any savings yet, and we struggle to live to the end of the month with what money we earn.

I am asking you not to approve the rate increase, because we won't be able to afford the insurance if we have to pay more. We will just fall through the cracks of the system like thousands of other American families who are still overcoming the recession .

When we have a more solid ground we will be happy to give back to the insurance company, and to the country, but at this point we need more time and support.

Please,

Help us succeed,

Sincerely yours,

[REDACTED]



Notice of proposed Premium Rate Change

[REDACTED] to: premiumrateincreases

07/15/2014 09:25 PM

History:

This message has been replied to.

To Whom It May Concern,

My insurer is Metro Plus, I have the Premium Gold Plus plan which is a family plan, I have individual family coverage, which I pay for myself.

My HIOS ID # is [REDACTED]

My health premium is very expensive. I currently pay \$675.00 for myself and my son. I also have a deductible of \$600 for each of us. There is also a \$20 co payment for regular visits and \$40 for specialists. Overall, the care that I am receiving is excellent.

The cost however, is extraordinary and I am not certain that I could afford the coverage is the rate were increased. Right now it is a stretch and I do not understand how this constitutes an affordable plan.

I am appealing to you not to increase the premium rate.

Thank you.

--

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/15/2014 10:42 PM

MetroPlus Health Plan
individual
hmo

[REDACTED]

My MetroPlus plan: PlaintiffPlus - P2 ([REDACTED]) MetroPlus is proposing to raise the premium for my wife and I by \$260/month. This will effectively increase our out-of-pocket premium expense by over 50%. When my wife and I signed up through the Marketplace to receive health insurance for the first time, this was the only plan that we could afford, which provided dental/vision and had a zero deductible. All deductibles on other plans by MetroPlus (including other providers) would be impossible for us to meet. My wife and I are healthy individuals, and having to meet such high deductibles will not permit us to receive the day-to-day medical care and preventive medicine that is ultimately going to keep medical costs down. A proposal to raise the premium this soon and this high after launching the Marketplace is just absurd to me. I truly hope their request is rejected, as otherwise, it will make a mockery of the Marketplace, and its stated mission to provide low cost, high quality health insurance plans. Thank you for taking the time to read and consider our perspective. [REDACTED]



RE: MetroPlus Health Plan Coverage Increase Comment - 2014.07.15 -

Customer: [REDACTED]

to: premiumrateincreases

07/15/2014 10:50 PM

History:

This message has been replied to.

Name of Insurer: MetroPlus Health Plan

Name of Plan: PlatinumPlus - P2 (Includes Adult and Pediatric Dental/Vision)

Type of Coverage: Individual

HIOS Identification Number: [REDACTED]

Greetings!

I am writing with great concern regarding my current MetroPlus Health Plan rate increase.

I have been notified that MetroPlus is requesting a rate increase from \$462.69 to \$592.64, a full and incredible 28% increase on my plan.

As per their boilerplate notification letter: "Health plans continually review the amounts we charge (our rates) verse the amounts we are required to spend to manage our member' healthcare needs. Rates are adjusted in order to ensure we can appropriately cover those needs."

MetroPlus would have me believe, as I continue to read their notification, that these increases are being requested in light of new medical technologies and higher prescription drug costs. I take immediate issue with this.

I find it strikingly questionable that four months after the Affordable Care Act is put into place that suddenly a major health insurance provider finds the cost of insuring their members is so egregious that their rates need to be spiked nearly 30% amount. Either they irresponsibly offered services at too low a price or something else is the issue.

Is everyone burdened with such a hefty increase? This I seriously doubt. That is why I am respectfully requesting that the New York State Department of Financial Services deny MetroPlus their requested 28% plan increase on my plan.

Before the ACA, healthcare companies had nothing preventing them from exorbitantly raising their rates. I had been victim to the predation rampant in this industry where, after a month or two of paying from the start of my plan, had my rate increase to the point of being unaffordable. I had to drop. The insurance company had pocketed months of rates meanwhile I never used the service. This story had played out across my entire social network again and again.

Now the ACA places a stop-gap in-between, acting as a preventative measure. The insurance company must be approved. There is no reasonable explanation for a 28% increase for the spurious argument of "the business of health became 28% more expensive in four months!" I don't buy it, and neither should you.

I had no illusions that this business practice would end when the ACA passed and the exchanges opened up. I knew they would try. I am asking that the DFS to stand up for me as the consumer paying into an exchange that should have made healthcare more affordable for all of us.

Thank you!

Cheers,



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

[REDACTED]

[REDACTED]

07/7/2014

To Whom it may concern,

My name is [REDACTED] and I am insured with MetroPlus Health Plan. I recently received a notice of a proposed premium rate change. Currently my plan for my husband and I is the Silver Plus and it includes Adult and Pediatric. My HIOS identification number is [REDACTED]

I have never had the opportunity to have medical insurance coverage but I jumped at the chance to have affordable medical coverage. I felt that I would sacrifice and make these monthly premium payments. It is a struggle and an increase in my premium I would not be able to afford. For me this would mean I would have to end my coverage and go back to being one of those people without insurance. This would be unfortunate for me because I don't see any changes financially for me in the near future.

My hope is that this proposed premium change would not happen.

Respectively Yours,

[REDACTED]



MetroPlus Rate Increase is outrageous
[Redacted] to: premiumrateincreases

06/19/2014 04:34 PM

History:

This message has been replied to.

Dear DFS,

Less than half a year after I enrolled with MetroPlus Health Plan, they sent a notice that they plan to increase my premium by 20%. Apparently they worked it out with NYS that they would offer reasonable rates to come in compliance with new laws, but not even half a year later, they are jacking up rates...and I am sure they plan to do it every year. Can you think of any other utility or area of expense that raises its rates 20% a year? The health care system is manned by thieves and incompetents, the federal government caved into "free-market" Republicans and abandoned the government-run single-payer program that could have used economy of scale to pressure insurers into better practices and reasonable rates. The new law instead puts no restrictions on premium increases (or on executive pay), and if DFS does not regulate them they will continue to line the pockets of their executives, lawyers and bureaucrats even while providing limited services to patients. Excuse the pun, but It makes me sick!! MetroPlus should not be allowed to raise premiums any more than the cost of living standards. Their requested increase of nearly 20% for 2015 is outrageous and should be rejected.

Another angry consumer disgusted by how greed and incompetence rule our society,

[Redacted]

[Redacted]

[Redacted]



Comments on Proposed MetroPlus Premium Increase

to: premiumrateincreases

06/20/2014 11:30 AM

History:

This message has been replied to.

To Whom It May Concern,

I received a notice that DFS is considering raising my MetroPlus premium to \$503/month, up from \$412/month, and that public comment on this matter was welcomed.

I am not speaking just for myself, but for millions of other New Yorkers who were overjoyed to finally have affordable health insurance. I am grateful that my plan includes both vision and dental coverage as I have had neither since I was 23 and still on my parents' plan.

But I bought an exchange plan because my employer refused to insure his employees and while the range of coverage is excellent for the price, it was still difficult to afford \$412/month plus basic living expenses on a \$42K salary. The subsidy doesn't kick in unless you make \$29K/year or less without adjusting for areas with higher costs of living like NYC.

Then like millions of people nationwide, I lost my job and found myself ineligible for unemployment while my housing expenses just increased. An increase of almost \$100/month for the same exact coverage is pretty much the last thing I need right now. I'm currently piecing together various part-time gigs and my own business, the very same that disqualified me for unemployment comp, and you can guess that none of these options will offer me health insurance even if I was declared an employee and not a contractor.

It is unfair to shift this administrative cost burden onto the rest of us who are being victimized by a poor economy. A minor premium increase every 1-2 years is one thing, but an extra \$100 per month is an undue burden for those of us who are struggling to make ends meet and fall into the canyon of not being poor enough for expanded Medicaid but not earning enough to comfortably afford other living expenses.

In light of the above, I hope that DFS will consider disapproving the proposed premium increase.

Sincerely,

[Redacted signature]



Premium Rate Increase

to: premiumrateincreases

06/20/2014 11:57 AM

History:

This message has been replied to.

To whom it may concern,

Greetings, I am emailing you in regards to the proposed premium raise from my current health insurance provider, and I severely hope I am not the only one who does so. I am insured under MetroPlus, who have notified me that they have requested a \$125 a month raise to my plan's premium. Not only is this outrageous, I'm shocked that a premium raise of that amount is even legal to request. That is more than a 25% raise; that is a good ten times the rate of inflation.

This email isn't just about me, or my insurance provider alone. I can imagine that all other providers under the Affordable Care Act are doing much the same thing right now. You should not only deny a premium hike for my provider, but for any other provider that is requesting such an absurd raise. I am lucky enough to be able to (barely) afford my current premium as it is, I'm sure that others are not so lucky.

A premium raise of this amount will, without a doubt, result in me leaving this provider. And seeing as they "used to be" the most inexpensive provider on the ACA list in New York State, I can only foresee that I will once again be going without insurance. Keeping this plan will put me at \$200 more (every month) than what I was paying before the ACA, for the exact same coverage.

Insurance companies should not be given the idea that it is ok to raise a premium 25% in one year. My salary is not raised enough to cover that. Nobody's is. I live in New York City, no one can really expect that I would have extra spending money after paying bills, and unfortunately (mostly for me), shelter, food, and clothing come before insurance, something I really should not have to choose between.

I apologize for the tome, but I do hope it is read and considered when deciding whether to approve this premium raise. If such a large raise is approved the first year out, I can't even imagine what the following years will look like, and the theory of these ACA policies being a less expensive option will no longer be true, rendering the whole Marketplace moot, and the prospect of healthcare for all completely ridiculous, yet again.

Please consider my argument while reviewing the MetroPlus request. Your decision will determine whether I have health insurance next year or not.

Thank you,

[Redacted]

p.s. The letter from my insurer instructed that I send you my personal information about my plan and ID number, which is wholly unnecessary. The type of plan I have, or anyone has, is irrelevant to my statements above.

From: [redacted]
To: [redacted]
Date: 06/23/2014 09:30 AM
Subject: NYS Department of Financial Services Consumer Assistance Unit Inquiry

Dear [redacted]

Your inquiry submitted to the NYS Department of Financial Services Consumer Assistance Unit has been received and will be reviewed promptly.

The information you entered is as follows:

Your Name: [redacted]
Email: [redacted]
Address: [redacted]
Your Company/Organization:
Daytime Telephone#: [redacted]
You are a(n): CONSUMER
Type of Insurance question/comment: HEALTH

Your Questions and/or Comments have been recorded as follows:

* * * * *

I was informed by my health insurance company, MetroPlus Health Plan, that they are requesting a premium rate increase. I would like to comment on this request, they said I have a 30 day comment period, but failed to provide me with the contact info for D [redacted] provide me with the DFS contact info for this matter. Thank you [redacted]

* * * * *



Complaint about NY health insurance premiums

to: premiumrateincreases

06/23/2014 02:20 PM

History:

This message has been replied to.

Dear NY State Department of Financial Services:

Since you asked my insurance company, MetroPlus Health Plan, to take the time of mailing yet more annoying paper mail to my house (we are in the 21st century after all - some consideration for the environment would be great), I wanted to take 5 minutes to complain about the exorbitantly high health insurance rates available in New York City.

I am a healthy, non-smoking [REDACTED]-year old with no major medical history. I eat well and exercise at least 5 times a week. Yet, a simple health insurance policy (admittedly not the rock bottom cheapest plan, but a modest plan nonetheless) is \$412.79 EACH MONTH. Now, the insurance company is letting me know there will be a 22% increase - **22% (!)** increase next year to \$503.81 per month.

I could go through the details of my modest plan, but that would be a waste of my time.

Who can afford these ridiculous rates? As long as the pharmaceutical, insurance, and medical device companies continue to rip off the health care system (in the name of increasing shareholder value and paying their executives 8-figure salaries and flying them around in corporate jets), health care will NEVER be affordable for ordinary Americans. That's why America spends more on health care per capita than ANY other OECD country, yet our health outcomes are near the bottom of the developed world.

I pay nearly 35% taxes to live in NYC, and this is what I get?

Please, let there be an affordable PUBLIC option for health insurance that will put the best interests of the consumer, rather than company executives and shareholders, in mind. I can't imagine what a family of 4 would have to pay for basic health insurance in New York City.

Your concerned citizen and taxpayer,

[REDACTED]

--

[REDACTED]



No! No! No!

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

06/23/2014 04:09 PM

History:

This message has been replied to.

Dear Department of Financial Services,

Today I received a letter from MetroPlus saying that they have requested to raise my premium from \$374 to \$440 - that would be an 18% increase! This after only a few months after signing up thought NY State of Health! Were they misleading me when I signed up?

I am so angry about this that I can't reasonably express it here. What good was the contract I signed? Why can't the corporations be restricted to once-a-year rate increases that are reasonable?

I can see it now, the State won't allow the 18% increase, decrying a victory for consumers. But they'll allow a 10% increase - still outrageous - to appease the corporation.

Who works at these corporations? Mere cost benefit analysis algorithms?? Disgusting! Infuriating! Please defend consumers against this rate increase.

Sincerely,

██████████



No! No! No!

██████████ to: premiumrateincreases

06/24/2014 08:57 AM

Dear whoever is reading this,

Today I received a letter from MetroPlus saying that they have requested to raise my premium from \$374 to \$440 - that would be an 18% increase in just a few months!!! Were they lying about their rates when I signed up through NY State of Health???

I am so angry about this that I can't reasonably express it here. What good was the contract I signed? Why can't the corporations be restricted to once-a-year rate increases that are reasonable?

I can see it now, the State won't allow the 18% increase, decrying a victory for consumers. But they'll allow a 10% increase - still outrageous - to appease the corporation.

Who works at these corporations? Mere cost benefit analysis algorithms?? Disgusting! Infuriating! Please defend consumers against this rate increase.

Sincerely,

██████████



MetroPlus - Decline the Proposed Premium Rate increase

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

06/24/2014 04:43 PM

History:

This message has been replied to.

Dear Sir/Madame,

I received notification today that the premiums for my coverage with MetroPlus in 2015 are going up by \$780.00 per year. That is more than a 20% increase. So that means that I will need to earn another \$1,100.00 before tax, to cover the additional premium.

NONSENSE !

I am Not in favor of allowing such an increase and here is why -

MetroPlus has been in business for over 13 years and they employ professionally certified actuaries, and accounts, to determine the claims to be paid and the revenues collected, to run a profitable company. The CFO, John Cuda has been in the health insurance business for more than 20 years and 13 of those years he has been at MetroPlus, according to public records.

Therefore it appears to me that they have knowingly priced their coverage low to attract first time customers, with the clear intent of raising premiums once customers sign up. I believe that is a deceptive way to run a company.

If they don't know how to price the service that they provide after 13 years, then they don't deserve to generate a profit.

They are probably banking on the fact that most customers will just pay the increase.

If they are Not granted the increase customers will not have to pay it. Maybe they will have to go back to the hospitals and renegotiate the fees they are charged. It's just easier to keep passing it along to the consumer because they cannot organize or have a lobbyist group that can push back and say No.

If the rate increase is approved, I will move to another carrier. I bet the other carriers are trying to push increases too.

Its time to stop "sticking it to the little guy".

Sincerely,

██████████



[Redacted] to: premiumrateincreases@dfs.ny.gov
Please respond to [Redacted]

06/24/2014 10:03 PM

History: This message has been replied to.

To whom it may concern,

I received a letter stating that my premium of my metro plus health insurance will be going up to \$592.64 a month. I wont be receiving any increase in my pay in 2015. So why will my premium be raised? When I am currently struggling to pay my current amount of \$462.69. How is it possible to stay with the remaining rate and or how can it be lowered? If rate is raised I may have to change my plan.

Sincerely,

[Redacted]



IM OUTRAGED AT THE INCREASE IN MY PLAN

[REDACTED] to: premiumrateincreases

06/26/2014 08:28 AM

History:

This message has been replied to.

I just signed up for MetroPlus plan active Feb 1, 2014. Its going up 20% in 2015! This is absolutely outrageous!

I haven't had a income increase in nearly 10 years, in fact my income has decreased significantly, yet prices of insurance skyrocket every year, not to mention the cost of living.

This is out of control. I call for DFS to take strong action to oppose this increase.

Where are all these costs going! Who's profiting? Stop this madness!

Reject this increase!

[REDACTED]
HIOS ID# [REDACTED]

----- Forwarded by [REDACTED] 06/26/2014 04:20 PM -----

From: [REDACTED]
To: [REDACTED]
Date: 06/23/2014 05:48 PM
Subject: NYS Department of Financial Services Consumer Assistance Unit Inquiry

Dear [REDACTED]

Your inquiry submitted to the NYS Department of Financial Services Consumer Assistance Unit has been received and will be reviewed promptly.

The information you entered is as follows:

Your Name: [REDACTED]
Email: [REDACTED]
Address: [REDACTED]

Your Company/Organiz
Daytime Telephone#: [REDACTED]
You are a(n): CONSUMER
Type of Insurance question/comment: HEALTH

Your Questions and/or Comments have been recorded as follows:

* * * * *

Hello

I have received notice from my health insurance provider that the health insurance policy I purchased from the New York exchange is going to go up from \$462.00 per month to \$592.00 per month.

This is very unfair, counterproductive, and, seems like nothing more than a bait and switch operation.

The exchange prices offered on the exchange are not really affordable to begin with. Now the company that I have my

insurance policy through, Metro Plus, wants to raise the monthly rate more than a hundred dollars per month.

The rates must come down, not go up. Part of this whole idea of forcing everyone to buy health insurance was that more people coming in to buy health insurance would drive insurance prices down. It appears that instead, we consumers are simply getting gouged because they know we are FORCED to do business with them.

I feel this is totally outrageous and that consumers will abandon their plans all together.

This is not just. It is not fair. It is not a path that people will stay on to help build a better affordable health care system in the United States.

I strongly protest!



* * * * *

Sincerely,

New York State Department of Financial Services
Consumer Assistance Unit.
email at: consumers@dfs.ny.gov



Please do not raise the premiums !

██████████ to: premiumrateincreases

06/27/2014 03:48 PM

History:

This message has been replied to.

Hey guys,

My name is ██████████, I'm a MetroPlus Healthcare plan subscriber, and I'm writing to you today to ask you not to allow the MetroPlus request to raise my rates.

I just purchased the AHC plan and it hasn't been two months of me paying my premiums and I'm already getting notices about possible increases.

What I pay now, \$260, is the most I can afford to pay under current circumstances, and any increase in this premium will defeat the very purpose of the Obama Healthcare plan and me getting on it.

Please consider my objection to this increase; thank you.



Premiun Increase

to: premiumrateincreases

07/02/2014 08:41 AM

History:

This message has been replied to.

[Redacted]

Metro plus

Platinum plus- P2- [Redacted]

To Whom It May Concern:

I am very concern with these new health insurance premium increase.

I am struggling as it is now paying for my health plan.

While medical

health insurance are going up, my gross income will not increase in

2015.

I thought the Obama health care program was suppose to help people get affordable health insurance.

I don't know what type of health insurance I'm going to have in 2015. If any!

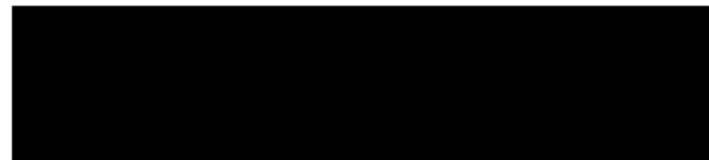
I just can't afford these new changing rate- its too much for me.

I will not renew my health plan insurance with Metro plus due to these increases.

Struggling to pay health insurance, co-payment and

medication

Sincerely





metroplus s2 rate

[REDACTED] to: premiumrateincreases

07/02/2014 09:09 PM

History:

This message has been replied to.

Hi,

I would like to know how to change my healthcare plan if the rate changes

Thank you,

[REDACTED]



Re: Notice of Proposed Premium Rate Change

to: PremiumRateIncreases@dfs.ny.gov

07/10/2014 04:16 PM

History:

This message has been replied to.

Re: Notice of Proposed Premium Rate Change

Dear Metro plus Health Plan, and DFS,

I'm in received your unsigned letter dated: 06/16/ 2014

Informing me that my monthly premium to be raised 30% by beginning 2015. My proposed premium is: \$ 592.64

When I signed with your company on 05/01/ 2014 my monthly premium was \$ 462.69.

Than Forty Six days later you sent me a letter noticing sudden proposed Premium Rate Change .

That seems to me grossly miss leading to consumers who adapted your plain.

Your proposed increase what present a financially hardship for me .

I would jeopardize my ability to continue my membership with you.

Seems to me unreasonable proposal. I had found your service you provide to be wanting. For example:

Unfortunately I broke my toe a day after my insurance started. I called up Dr [REDACTED] according my card she supposed to be my primary physician. They said she could see me not earlier than 08/20/ 2014. I got phone numbers from Metro Health Care advisers, I called several office up. There were apparently no appointments for 2.5 months elsewhere. Than I went to the internet. After two hours searching, I found that only Institute for Family Health / 16 East 16th St New York/ could except my Metro Health insurance like a walking patient. After seven hours waiting in the Family Health Center they informed me, sorry but no orthopedic doctor to be found who could read my radiology chart, but I had to pay copayment for both unfinished services. Than I called you up again, crying what should I do? Your agent suggested me, go to the Bellevue Hospital urgent care, where the copayment is only \$55. I did so.

What I saw there, was a horrible experience. I was surrounded on all sides by criminals, along with armed cops, drunk men, who were hovering around my broken toe. I was waiting together with those people who are not even paying any insurance. All together 14 extremely difficult waiting hours I got take care of my toe. Than I got the bill from Bellevue Hospital charging \$100 copayment from emergency care. Your agent miss informed me.

After reading lot of informations on the net I found out, the waiting time in Family Health Center of Harlem not so long. I chosen Dr [REDACTED] primary physician who is available on Fridays, because I'm off on Fridays. I got an appointment on 06/13/ 2014.

But Dr [REDACTED] was not there, she took a day off, and the office forgot to note me. Than I called you up on 06/13/2014 to change the doctor 's name on my card to Dr [REDACTED].

But I did not get that card yet.

The Doctor sent me to colonoscopy, but two hours before the procedure started they called me up, to cancel this appointment, because the machine was broken. They could not tell me when they could fix it. During the pass two months with you.

I had so much negative experiences.

To go through so much red tape and waiting hours to be seen, to someone who accept your insurance, compels me **to ask the question what am I paying for?** How can you possible request more money for such an inferior delivery for health care service? How can you ask people even more?

Giving such an inferior service please explain to me why you would expect people pay even more, than they are currently paying?

I had a good insurance before, than the law forced me to change it. Why should I asked DFS, government help for such a low service? You are advertising everywhere this is an AFFORDABLE HEALTH CARE. 30% premium hike within half years is not affordable. To using up taxpayers dollars to be seem to affordable it is sin.

Sincerely I look forward to your response.

My member Id is [REDACTED]



concerns of premium rate increases

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

07/11/2014 07:05 AM

History:

This message has been replied to.

Dear Sir/Madam:

My name is [REDACTED] My medical insurer is MetroPlus; The name of the plan is SilverPlus-S1-3;

HIOS ID No is [REDACTED]

I received a letter from MetroPlus, which is to notify the medical premium rate will increase for 2015. I don't like this fact and can not take this burden if they increase the rate. Currently the reason I can afford this medical insurance rate is I have financial assistance from Advanced Premium Tax Credit. If they increase the rate, I can not afford that, it will be ended with dropping of this plan. I really do wish you can take some action to disapprove this rate change. If the rate increase going to happen, I think I'd rather to drop of this plan and take the penalty.

Thank you for your consideration

Sincerely

[REDACTED]

07/11/2014



Re: Notice of Proposed Premium Rate Change

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

07/11/2014 12:42 PM

Hello there,

I sent an e-mail to you, about premium raising. I did not get any answer from you. ██████████

██████████ Metro plus Health insurance...Re: Notice of Proposed Premium Rate Change

██████████ 4 A

My member Id is ██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/19/2014 04:03 PM

MetroPlus Health Plan
individual
other

[REDACTED]

HIOS ID [REDACTED] For the first time in MANY years, we have health insurance. To have the rates go up \$124.50 a month will make it virtually impossible to maintain this. As freelancers, we do not have a steady monthly income and, at times, can barely cover all the bills. We consider this much of a raise in rates, even with any possible qualifying assistance an extreme burden. We hope that you will take into consideration those that have added health insurance to the monthly bills, while income has not risen in a long time to match constantly rising costs. It would be extremely unfortunate to fall back into the uninsured category due to this situation.



this isn't fu king "affordable" and you know it

to: premiumrateincreases

06/19/2014 04:25 PM

[REDACTED]
MetroPlus Silver -S2-3
Ind. Coverage
[REDACTED]

I am a full-time graduate student currently paying \$252 every month for health insurance that I have yet to use in 2014. This bill is already WAY too high considering the level of coverage I receive. The very notion that you guys would ask for more money in 2015 is absolutely nauseating. A rate increase of \$65/month is just too much to ask. I am the type of client that you want / need. I am 34. I eat well, I exercise. I don't drink, I don't smoke. I am basically paying you an exorbitant amount of money just in case I end up in the hospital due to some freak accident. Now if it's true that I am your ideal client, why would you want to fu k me like this? It's bad business.

If you increase the rates I will be forced to cancel my coverage and look for help elsewhere.

Also, how in your right minds do you think it's possible for someone living on student loans to pay over \$300 every month for health insurance? That's nearly a quarter of my monthly budget at this point.

I should have known that this whole ACA thing was a scam from the very start. We should have gotten a public option. What we got instead was a corporate/government collusion to bleed me and the rest of this nation dry of our hard-earned money.

Thanks for nothing, and fu k you.

[REDACTED]



My comments on the proposed rate increase

to: premiumrateincreases

06/19/2014 05:23 PM

Hello, I'm writing regarding the proposed rate increase on my Metroplus health plan [REDACTED] lan. I have individual coverage and my HIOS ID number is: [REDACTED]

I was shocked and saddened to see that my premium of \$443 might be raised to \$567 - if my insurance company's proposal is approved. My understanding of the affordable care act was that it would make health insurance affordable. I feel my current premium of \$443 is reasonable, but now I'm greatly concerned that just after one year my insurance company wants to raise it \$124 monthly, which comes to \$1488 yearly. It makes me wonder if the annual premium hike, several years down the line, will send it into the stratosphere. Now I'm fearing that every year I will be hit with this kind of thing. I'm praying that the affordable care act has some built-in mechanisms to prevent insurance companies from raising the premiums in such massive increments, which I feel is unfair to the consumer. I understand that a yearly increase is necessary, but I imagined it would be in the \$5-\$20 range. Not \$124 for just one year! How is the affordable care act going to work if this kind of thing takes place? I urge you to reconsider this and not allow such a huge hike to take place, and remember the keyword of the affordable care act is that it be "affordable."

[REDACTED]



MetroPlus Premium Rate Increase

to: premiumrateincreases@dfs.ny.gov

06/19/2014 05:51 PM

My insurance company, MetroPlus, sent me a letter today informing me they are requesting an increase in the premium in the plan I selected effective 2015. My Plan is Bronze-B1 and I have individual coverage under this plan and my HIOS identification number is [REDACTED]

One of the reasons I selected this plan was it's affordability and access to some type of healthcare while I'm not working at a full time job. The fact that I can purchase healthcare without having a full time job is in itself a milestone achievement for Americans. Now, I get this notification that my provider wants to increase rates after only having this insurance for 3 months. I haven't even had a chance to use the insurance yet and I'm being told I will have to pay more money. With everyone having to sign up by April to even be included in 2014's coverage, it doesn't fair that 3 months later MetroPlus is asking to increase rates. These people signed up for this plan because of it's affordability. If they would have stated there would be a \$50 increase per month without offering any additional benefits, I would have signed up for a better plan. That's an increase of \$600/year. In this economy, A \$600 a year increase is a hardship. I will have to get another job to afford this health insurance increase for insurance I haven't even used yet. What's the point of having affordable insurance when it's not really affordable? I'm a healthy New York that stays in shape by exercising daily and eating well. I do everything in my power to stay out of the doctors office, and the hospital as to not have to use my insurance.

Where would those additional funds go? Why does MetroPlus need to increase when they received an influx of new subscribers in April. That alone should have brought in enough money to not have to raise rates.

I appreciate your consideration in not allowing MetroPlus to increase premiums in 2015.

Sincerely,

[REDACTED]



Rate increase of \$130??? To \$592.64!! I can't pay that!

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

06/19/2014 06:10 PM

For a single woman with a pre-existing condition (epilepsy) that requires ongoing medication, doctors, and at least twice annually trips to the ER due to severe injury to seizures, I took on my Metroplus Plan to help cover the above costs. It was high - but covered everything. And now they want to hike it up to \$592.64/mth? How can I afford that? I am a teacher - HELP!

- Metroplus is my insurer
- Platinum Plus P2 Plan (includes dental & vision)
- Individual Plan
- My HIOS ID # [REDACTED]

How can I remain in NY at this increase???

Why can they lie - convince us to join so we are all covered, and then be approved for such an enormous rate hike?

THEY should pay - not us! Welcome to America...corporate dominated twits united.

[REDACTED]

[REDACTED]



Regarding the Proposed MetroPlus Premium Increase

to: premiumrateincreases

06/19/2014 07:28 PM

To Whom It May Concern:

I currently have individual health/dental coverage with a SilverPlus S2 plan through MetroPlus, which I have had since the beginning of the year. I received a letter today from MetroPlus informing me that the company has proposed an increase to my (and all) monthly premiums. While a nominal amount increase per year might be expected, the increase proposed by MetroPlus is over 17% - \$65 per month, or nearly \$800 per year. While they claim this increase is made in order to cover the expenses of providing their service, I find the amount they propose astonishingly high. How are people who sign up for a high-deductible plan in the hopes that they can afford coverage expected to cover this massive difference?

I would like to know, if you are able to provide such information, if this increase is set to go through or if you plan to reject the increase (in whole or partly). Additionally, do you know if such exorbitant increases are being proposed by multiple companies or a select few? I hope to be able to assess my options and avoid an unaffordable hike in my premium come 2015.

Thank you for your time, and I look forward to hearing from you.

Best,

HIOS



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/19/2014 08:49 PM

MetroPlus Health Plan
individual
hmo



THERE IS ABSOLUTELY
NO REASON FOR
METROPLUS TO RAISE
THE PREMIUMS. MY
PRIMARY PHYSICIAN HAS
NEVER RAISED HER
RATES, NEITHER HAVE
THOSE SPECIALISTS I
VISITED. OUR
GOVERNMENT NEEDS TO
STAND UP AND TELL
METROPLUS A BIG NO, TO
OTHER INSURERS TOO.
STOP BULLYING YOUR
CITIZENS AND
CUSTOMERS.



MetroPlus Premium Rate Increase

to: premiumrateincreases

06/19/2014 09:33 PM

Hi there,

I'm currently enrolled as an individual in MetroPlus P2 through the exchange (My HIOS ID is [REDACTED]). I just received a notice about a proposed premium rate change. A change of almost 30% in a single year is outrageous. The proposal cites the reason for the requested change as the cost of new medical technologies and higher prescription drug costs. As someone who is involved in the tech industry I cannot see how the cost of new medical technology could possibly be anywhere near a staggering 30%, and I know my prescription drug costs have not gone up that much. As someone with a chronic disorder who requires bi-weekly doctor visits, I chose this plan understanding that it was more expensive but most likely worth it due to amount I would be using it. It was almost out of my budget but not quite. This large of a jump puts this outside of my budget and will likely cost me hundreds of dollars that I really cannot afford right now. I sincerely feel that this increase is way too high and hope that the DFS considers this and all other New Yorkers who already struggle to pay high health insurance premiums. Any increase this high really would affect the lives of many New Yorkers.

Thank you.

Best,

[REDACTED]



Notice of Proposed Premium Rate Change

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

06/19/2014 10:09 PM



06/19/2014
NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
1 State Street
New York, NY, 10004

Dear Sir/Madam,

Please be advised I am submitting the below comments due to the proposed premium rate change received from my insurer; my current monthly premium is \$748.84 my insurance company (MetroPlus Health Plan) proposed a new monthly premium increase of 878.84 as of 2015. However I can barely afford to maintain my current monthly premium this new premium will be impossible to pay. As I am the only breadwinner in my household, since my wife is a full time student in college and we desperately need health coverage. I strongly believe this is unfair for someone in my situation, like I stated earlier the total out of pocket expense without having to pay a monthly premium is difficult to meet (even with the New York State exchange program's help) much less a rise in our future premium. I am pleading with you to kindly deny the proposed increase of the premium.

Please see below requested information, any other information needed please feel free to contact me.

Name of Insurer: MetroPlus Health Plan
Name of Plan: SilverPlus – S2-2
Coverage: Family Coverage (husband and wife)
HIOS identification number: ██████████

Yours Sincerely





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 09:24 AM

MetroPlus Health Plan
individual
other



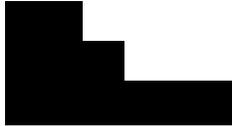
I am having trouble making my payment now. I am not working and have not in sometime and I do no longer receive unemployment. I need help not and increase.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 10:05 AM

MetroPlus Health Plan
individual
ppo



My insurer has informed me that they are seeking a 25% increase in my premium. This is outrageous. I have not filed on a single claim under this policy. I purchased this plan through the NY State Affordable Health Care Act. This was allegedly a "gold" plan but I am insured for practically nothing. The plan has a \$600 deductible for doctor care and \$6000 for any hospital case and the policy only pays 50%. My annual premium is now \$4,953.48 and Metroplus wants to increase it to \$6,045.72 with the same deductibles. If this is supposed to be "affordable" it is a scam. Under the new law I am forced to get insurance or pay penalties. The insurance companies are offering little coverage for outrageous prices. Allowing Metroplus an increase of 25% is simply adding too much for way too little.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 11:40 AM

MetroPlus Health Plan
individual
hmo



The rate increase applied for by MetroPlus is approximately \$130. per month after only one year of coverage under the affordable care act and the NY health exchange. It is an increase of more than 35%. This is out of line with any other increase for any other service or insurance imaginable. How is any working individual in this economy realistically supposed to find that kind of money in their monthly budget? While it is reasonable that increased costs should be compensated for, an increase at this level is clearly abuse and should not be allowed to go forward as proposed. There can be no justification for it. The government is accountable the citizenry to defend against corporate abuse and should keep health costs in check. As the original stated goal of the health care reform act was to control rampant premium hikes, allowing this increase would be a complete failure and the final nail in the coffin of any illusion of functional governance that is left. The backlash which is sure to come will be bad for everyone. DO NOT ALLOW THIS INCREASE



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 11:49 AM

MetroPlus Health Plan
individual
other



I've just received a notice of proposed premium rate increase of 22.05% for 2013. If approved my monthly premium will be \$503.81 up from \$412.79. This is unacceptable as I've been struggling with insurance costs with no benefits so far. I wish I could cancel my insurance.



comment on proposed insurance rate change

██████████ to: premiumrateincreases

06/20/2014 12:25 PM

I have the MetroPlus Silver s2 individual coverage.

Hios ██████████.

MetroPlus has refused to approve the medication my psychiatrist prescribed. It's more than \$9 a day without coverage.

If MetroPlus wants to charge more for their insurance, please consider if:

- Do they reject prescriptions more frequently than other companies?
- Are they are rejecting more prescriptions than in the past?

Also:

- Is their price increase more than the rate of inflation?
- Can they demonstrate tangible improvements in service?

Thanks for your diligence and your representation for lower income individuals.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 12:40 PM

MetroPlus Health Plan
individual
other

[Redacted]

HIOS ID# [Redacted] I am writing to say that I think my premiums are sufficiently high. This is the first time in my life I have been able to afford health insurance, and I do not think MetroPlus should be allowed to increase their premiums by several hundred dollars, as they propose. This increase will make having insurance untenable for me and my spouse. Thank you,
Sincerely, [Redacted]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 01:31 PM

MetroPlus Health Plan
individual
other



Metroplus is proposing to raise my monthly premium by more than \$100--about 25%. I am just able to make ends meet with the rate I am paying now. It's the first time I have had health insurance since being layed off from a job five years ago, and I bought in only because Obamacare forced my hand. My income has not surpassed that which I predicted for 2014; in fact, as of late, it has decreased. I call Metroplus "mediocre" because it only provides PCP access to understaffed clinics that have taken much more self advocacy to get my healthcare needs met than I would expect from such an already overpriced plan--and i've had to fight for proper pharma coverage, still not able to get the meds that I need, approved. But simply: I can't afford the increase!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 02:28 PM

MetroPlus Health Plan
individual
other

[REDACTED]

My HIOS id is [REDACTED] I do not understand the notice you have sent to me. I can't even afford to pay my old premium anymore because I'm 21 weeks pregnant & not working. I have contacted Department of Health about it several times over a month now & nothing is happening because they are having some technical error in my account so i can't make any changes & they can't do it over the phone for me either. I will be very grateful if you can help me than increasing my premium. You can contact me through my email if there is anything else I can do. THANKS



MetroPlus Health Plan
individual
other

[REDACTED]

Before I signed up for MetroPlus' Bronze Plan [REDACTED] I used to pay only \$15 per doctor or lab visit at [REDACTED] I thought I would be better off getting health insurance through NYS, so I signed up for Obamacare. But now, I not only pay close to \$350 each month in premiums, I also have deductibles & co-pays on top of all that. Recently, I received a bill from [REDACTED] for \$900 for 2 lab and 2 outpatient visits. As I said, before Obamacare, I would have paid only \$60 for the same services. I am against any premium rate hikes. I have already been taken for a ride & am incensed that insurance companies are getting rich while we get very little in return for our premiums.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 05:42 PM

MetroPlus Health Plan
individual
hmo

[REDACTED]

HIOS: [REDACTED] I don't understand why my rate will rise because I haven't sued any of the service since I enrolled and I have to pay them each month for no-service. I think this is not fair. I think this provider should make the rate increase decision based on the risk of each insurer, including their age and health condition. For those who have higher risk and who may use more expensive medical equipment shall have their rate raise. For those who have not used any of the services or not submit any insurance claims for certain months, shall not have the rate raise. It feels to me that the raise of premium is to ask the low risk people to share the cost the high risk people. If those high risk people cannot afford, they should be taken care of by the tax money we paid to the government.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 05:52 PM

MetroPlus Health Plan
individual
other



the proposed premium rate change is an increase of 17.36%. this is completely unacceptable for the poor quality insurance and especially unnerving given that this account is less than a year old. to approve this increase is opening up the opportunity for the insurance company to do this every year and basically driving me into the poor house in order to obey the law and purchase insurance. MetroPlus has continually misinformed me about how much my payment for services will be, what is covered, what is not covered, and generally is doing bad business and taking advantage of those who are required by law to buy insurance. i am not alone when i say that these rate hikes are unjust, unwarranted, and bordering on criminal. I hope the state steps in and saves its people from companies like this that are ripping off tax paying citizens. **IF THIS PREMIUM INCREASE IS APPROVED I WILL DROP MY INSURANCE.** I can't afford it and i won't pay it.



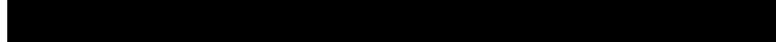
Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 06:03 PM

MetroPlus Health Plan
individual
other



Hello - The proposed premium increase requested by MetroPlus is ridiculous. My premium, which I can barely afford as I do not qualify for a government subsidy, would leap from \$412.79 to \$503.81, a total of \$91.02 which is 22%! I'm sure they feel they need the extra money, but it is exorbitant for someone who is struggling to pay the current high premium. It was supposed to be the Affordable Care Act in more than just name. Thanks for your attention, 





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 06:21 PM

MetroPlus Health Plan
individual
hmo



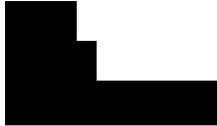
This is robbery. YOur have no data to back up this rise in rates. I will be making sure I notify everyone and tell everyone stop applying to insurance through the market. - 
(son)



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 07:52 PM

MetroPlus Health Plan
individual
other



This request should be declined. There is no need to raise prices, they are already high as it is. I'm under 20 years old. With this approval I will be paying almost \$100. This is unacceptable. Chances of me getting hurt are unlikely, so there goes \$100 down the drain every month while I have other bills to take care of.



Rate Increase Proposal Comments

to: premiumrateincreases@dfs.ny.gov

06/20/2014 08:03 PM

To Whom it May Concern:

Today I received a note in the mail saying my healthcare provider is requesting for a premium rate increase for my 2015 year.

I would like to request that this change be NOT APPROVED.

This past year I injured my back, which ultimately needed an MRI to determine I did NOT need surgery. Since that time the injury has completely healed, and no further medical treatment will be needed for this non-chronic back injury.

I have NO HISTORY OF SICKNESS OR INJURY beyond this year's back injury. I do not need any special medical treatment, no regiments or therapy, and am with a full bill of health. There is no reason for any additional services to be added to my plan, nor is there any reason for my premium to be raised at all. Please let me know if you have any further questions, or require any further information from me. Thank you for your time.

[REDACTED]

Required Info for Comment:

[REDACTED]

Insurer: MetroPlus Health Plan

Plan: SilverPlus - S1-1

Coverage: Individual

HIOS Identification Number: [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 09:35 PM

MetroPlus Health Plan
individual
other



I've had metroplus for two months and have not used any of their services yet they want to increase my monthly fee by almost \$70. This unacceptable and I cannot afford the increase please please please make sure this is not approved.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 09:55 PM

MetroPlus Health Plan
individual
hmo



Please don't raise the insurance rate for my plan! I understand that costs for medical necessities are on the rise, but the increase makes it very difficult to afford my plan. I'm sure many others will also be affected by this.



Please disapprove MetroPlus' premium rate change request

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

06/20/2014 10:06 PM

To Whom It May Concern,

My name is ██████████ and my mother, ██████████, is my dependent. I enrolled her in a health plan with MetroPlus. MetroPlus has notified us that they have submitted a premium rate change proposal to the NYS Department of Financial Services. The rate change is excessive and absolutely absurd and basically amounts to a bait and switch. I have also written to my State Senator and Assemblyman to express my grievances in this matter.

Therefore, my family and I respectfully request that the NYS DFS disapprove MetroPlus' premium rate change proposal.

Insured: ██████████

Insurer: MetroPlus

Plan: PlatinumPlus - P2

Coverage: Individual

HIOS identification number: ██████████

Thank you for your time and consideration.

Regards,

██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 10:25 PM

MetroPlus Health Plan
individual
other



El programa apenas ha comenzado a establecerse y desconozco las razones que justifican un aumento de prima cuando yo no he recibido aumento salarial alguno y apenas he utilizado el plan. Se supone que luego de un año de efectividad, se evalúe los efectos de los servicios prestados para determinar tal solicitud de parte de la compañía aseguradora. Entiendo que la propuesta es un abuso contra el consumidor.



My 2nd comment on the proposed rate increase

to: premiumrateincreases

06/21/2014 12:05 AM

Hello, I'm writing regarding the proposed rate increase on my Metroplus health plan PlatinumPlus P1 plan. I have individual coverage and my HIOS ID number is:

[REDACTED]

The letter that I received from my insurance company referred me to a "plain English summary of rate change" that would provide "a more detailed explanation of the reasons why a premium rate change is being requested." I was very curious to see what justification there was for increasing my premium by \$124 for 2015. The two websites listed were for my insurance company: [www. Metroplus.org](http://www.Metroplus.org) and DFS: www.dfs.ny.gov/healthinsurancepremiums

My insurance company had no such information on the website. So I called them and someone looked into it and got back to me and said he couldn't find it either. He said he would call me again when he could figure out where it was. It's interesting to me that either it's not there or it's posted in an impossible to find place on the site that even an employee could not locate. As for DFS, I went to <https://myportal.dfs.ny.gov/web/prior-approval/rate-applications-by-company> and selected Metroplus, clicked on "pending applications," and got this message: "no pending applications."

So what's going on here?

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/21/2014 12:07 AM

MetroPlus Health Plan
individual
hmo



They are proposing an increase of more 17% on a plan that I've had for only 6 months. Feels like a bait & switch.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/21/2014 07:01 AM

MetroPlus Health Plan
individual
healthyny



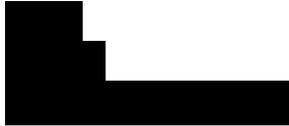
I am retired and as most people my age I have a set budget. Your proposal of \$130 increase to my monthly premium would be impossible to meet without sacrificing my other needs. The Health Care Reform is suppose to help people get and keep their benefits. How can that me made possible with such an unfair huge increase in our premiums. I can understand a reasonable increase but \$130 is really ridiculous and very unfair to those with limited income.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/21/2014 08:46 AM

MetroPlus Health Plan
individual
hmo



Hi there With the new health insurance law I was FORCED by law to get insurance., I had to get insurance for my son and daughter 20 and 19 years old, which are students in college , i don't make a lot of money , less than \$48,000 a year with a lot of bills like everyone else , i can barely afford to pay every month for this insurance and now MetroPLus is requesting more money for them less for me., That increase is abusive , they are asking for about \$50.00 extra every month per person, for me would be \$100 extra., WHAT DO YOU WANT ME TO DO? HOW CAN I AFFORD THAT INCREASE? I am having hard time catching up to my bills, and now an increase \$\$ to the health insurance,..I guess i will have to cancel the insurance then. PLEASE< PLEASE don't allow this increase,..is abusive an it frustrate me a lot., I don't know what to do...My kids don't go to the doctor every day, as a matter of fact they have only gone once for a routine check up. I just hope that whoever is in charge of allowing or denying this increase , please put yourself in my position.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/21/2014 10:10 AM

MetroPlus Health Plan
individual
hmo



I don't agree with the rate increase. I think it's crazy for an insurance company to increase it's premium by an additional \$66 per MONTH! That is almost an 18% increase. Please do not increase the rate for my health insurance. I can barely pay the subsidized amount now while I am in school part-time and working part-time.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/21/2014 11:11 AM

[REDACTED]

individual
healthyny

[REDACTED]

I have been without health care since I was 21 years old. I am now 36 and have obtained my first health care plan as an adult. I am a teacher and make very little, with little extra to afford the cost of health insurance as rates currently stand. I receive the APTC currently and that helps mightily, I can not understand how the initiative to get individuals and families to obtain affordable healthcare and then just as the first three months of my plan get underway a proposal to raise the rates has been issued? Is this meant to be a slap in the face to those of us that have yet to settle in the dust storm it took to commit to the added expense, only to have the rates increased beyond the determined affordable price. My rate is meant to go up \$65 a month, this is beyond affordable. I am afraid that if this rate increase is implemented I will be forced to cancel my coverage. This seems like there are ultimately some other agenda behind this timeline. I am disappointed in the way this is going so far. I am confused how this is meant to get us away from the profit gouging past of insurance companies looking to get rich off of the people of America.



Proposed Premium Rate increase for 2015

to: premiumrateincreases

06/21/2014 11:13 AM

Hi, my name is [REDACTED] and I am currently insured by Metro Plus Health Plan (Health Plan ID: Platinum - P2). My HIOS ID number is [REDACTED]. Is an individual plan.

I was sent a letter this week from my health insurance company, informing me about a proposed increase in my premium for 2015. Also, that this will be priory reviewed and approved by the DFS.

The letter also provided me with your email to address any commentary I may have within 30 days of the notice.

My current rate is \$ 462.69 and the proposed new rate for 2015 is \$ 592.64 which is over 28% increase.

I can understand the reasons for a year increase in the premiums but 28% is a lot and not fare. Please consider a more discrete annual increase or I will have to find me a cheaper plan.

Thanks,

Kind regards,
[REDACTED]



Rate increase inquiry

[REDACTED] to: premiumrateincreases

06/21/2014 11:49 AM

Hello,

My name is [REDACTED]

my insurer is Metro Plus

I'm on the Silver Plan S2-2

I have individual coverage

my HIOS Id #: [REDACTED]

Can you explain the rate increase?

Thanks,

[REDACTED]

[REDACTED]



Premium Rate Increases

to: premiumrateincreases@dfs.ny.gov

06/21/2014 01:51 PM

To Whom It May Concern:

I write in regard to the "Proposed Premium Rate Change" notice I received from my insurer.

My information is as follows:

Name of Insurer: Metroplus Health Plan

Name of Plan: Platinum Plus - P2

Individual Coverage

HIOS Identification Number: [REDACTED]

I believe the proposed premium change from my current rate of \$462.69 to the proposed rate of \$592.64, an increase of \$129.95 per month (\$1,559.40) is outrageous, unnecessary, and borderline extortionate.

The Federal government's intention under the Affordable Care Act was for health insurance to become more affordable, provide more coverage, and allow individuals earning a middle-class income to have coverage independent of their employers' plans. If this proposed change is accepted by the New York State Department of Financial Services (DFS) it would force me to cancel my health insurance as it would become completely unaffordable.

Even at the current rate, I am struggling to pay my insurance premium. Health insurance represents over two months of my net salary earnings. Including specialist visits and PCP co-pay fees, the insurance is already almost unaffordable. Please deny Metroplus Health Plan's request for a premium increase, considering it is partly funded by the government already as it is a member of the city's Health and Hospital Corporation (HHC). If you would like any more feedback from me, please do not hesitate to contact me. If I do not hear back, I will be following up with the head of DFS as well as elected officials.

If other health insurers propose similar increases, I can foresee a society where the number of sick and suffering will increase tremendously. Your agency has been tasked with ensuring that does not happen. Please do so!

Kind regards,

[REDACTED]



MetroPlus Health Plan
individual
other



1) I just enrolled two months ago. A rapid large rate increase so soon amounts to a 'bait and switch' tactic. It's illegal. 2) A 30% percent increase is exorbitant and can not be justified - prices don't increase at this rate. If there is any inflation on such scale anywhere in the healthcare system, it's fraudulent and needs to be reversed and prosecuted by NY State. 3) \$374 dollars/month is already an excessive amount, for doing no work. Thin air. It's insurance - the company does no actual work for me this month, then again nothing next month, and the month after that. They're not maintaining any pipes or cables for me, nor dispatching people anywhere on my behalf - nothing. They cash my check. Until I one day go to a doctor - they do nothing. Someone needs

to begin to stop this
vicious cycle that
destroys the country. I
can't - but you can.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/21/2014 06:02 PM

MetroPlus Health Plan
individual
other



It's pretty disgusting that MetroPlus is already attempting to increase my premium rate when (1) I have been an insured individual for less than 3 months; (2) I am a young, healthy person who has not even made an appointment yet, and does not plan on abusing my healthcare; and (3) I just graduated with a masters degree this month and will have thousands of dollars in loans to pay off for the foreseeable years to come. Nice way to reward a young, healthy individual. On this "Notice of Proposed Premium Rate Change," the reasons for the proposal as stated are: (1) health plans need to charge more to ensure all their patients are appropriately covered, (2) and to keep up with the costs of new medical technologies and prescription drugs. I didn't sign up for healthcare to be a philanthropist. And, it's been well publicized that the cost of drugs in America is ridiculously exorbitant in comparison to other countries. Who's doing the negotiating here? Should the DFS approve the increase in my premium, I will immediately cancel my coverage with MetroPlus. Take the \$300 I already gave you and use it to train your staff the sterile technique. Going to the hospital is like taking your car to the mechanic; you leave with way more problems than you had to begin with.



Premium Rate 'Adjustment' commentary

to: Premiumrateincreases

06/21/2014 08:17 PM

My health insurance company, MetroPlus, is proposing an absurd premium rate which you, DFS must reject. More on that in a minute. Here is the identifying information

Insurer: MetroPlus

Plan: SilverPlus S1

Coverage: Individual

HIOS ID #: [REDACTED]

Background. I previously had a high deductible insurance plan in Connecticut where I lived. Specifically Stamford, CT, a place where doctors charge **more** than my current home of Bay Ridge Brooklyn. That plan was 1) **better** than my current plan (the deductible wasn't as high) and 2) \$100 cheaper than my current MetroPlus plan. So I find it completely and utterly absurd that MetroPlus claims they need to increase my monthly premium over 16% (\$360 to \$420) for 2015. They clearly already have great profit margins (and obviously, my CT insurance from 2013 wasn't selling me theirs at a loss, so their \$100 cheaper insurance still was profitable, again, in an area where doctors charge **more** than they do here in Brooklyn). Also, the whole point of forcing young folk to get insurance was so that average insurance costs would not be as high for everyone. MetroPlus apparently would rather increase their profit margins than help make health care affordable! Lastly, I'll close with the reminder that I have a very high deductible insurance. MetroPlus will make thousands of dollars off of each person like me each year, as, barring something catastrophic like a car accident, almost **no one** will exceed their deductible. So for these reasons it's laughable and maddening that MetroPlus claims they need to increase the cost of my insurance by a sixth. Please disapprove their requested rate change.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/21/2014 09:13 PM

MetroPlus Health Plan
individual
hmo



I believe this that MetroPlus' proposed rate increase is shocking and unreasonable. The plan has been in effect for less than half a year and already MetroPlus wants to raise my rate by almost 20% (from \$374.42 a month to \$439.42). I feel that the request should be denied until the company and community have had enough time to realistically see the effects and economics of the plan, and I truly believe that 4 months is not nearly enough time to make that assessment. Thank you for your time. Wesley Ebelhar



MetroPlus Health Plan
individual
hmo



I am submitting this comment per a letter sent me by my insurance company Metro Health Plus per a request they plan to make regarding a rate increase. My plan is a Platinum Plus P2 and my plan number is [REDACTED]. The rise that MetroPlus are requesting on my plan in calendar year 2015 is too high and must not be approved. I ask that the following points be considered: -The name of the health insurance bill passed several years ago is, as you know, 'The Affordable Care Act.' A \$129.95 raise from \$462.69 to \$592.64 per month (my NYS discount is not included here) doesn't keep my health insurance payments affordable, given my income. I had no health insurance from 1991 to now, thanks to the amount of money I make; I can't be priced out of something I have needed for a very long time, and if this increase is approved, what will prevent MetroPlus from asking for an equally or even more exorbitant rate increase in 2016? Luckily I am in good health and can work with no difficulty but I am also 59 years old and everything eventually breaks down. It has been noted by many surveys and many journalists covering the health care industry that the rise in prices in the USA is among the highest in the world, if not the highest. The Affordable Care Act, I would hope, has partially been enacted to keep such proposed rate hikes to an acceptable minimum. -The letter I received informing me of the proposed increase cited partially reads, 'Health plans continually review the amounts we charge (our rates) versus the amounts we are required to spend to manage our members' healthcare needs.' This makes no sense. I have no problem with a \$20.00 to a \$40.00 monthly increase but given how I have not yet even accessed any MetroPlus services ? in other words, I've paid them six months' premiums and they have had to outlay not a nickel for my care ? the requested increase is unwarranted. I will, incidentally, be going for my first checkup sometime next month; I own my own business and I have had a very busy 2014. -It is not only myself I'm concerned about. Others my age and older need their newly acquired health insurance now far more than I do, but in order to keep it they need to be able to afford it. I doubt that MetroPlus is the only insurance provider who is attempting to get a rate increase of this size. They are a for-profit company. That they requested it doesn't make it sensible, a tendency that occurs far too often in this weak economy. The ACA is new and has to be kept on track for the benefit not just of myself but of all those who've been shut out of proper care due to the profit-derived model which is accepted in the USA. That has to be controlled. Those who need the care and who will lose their coverage due to upcoming rises in rates over the years will not be able to afford the IRS fines, either. I certainly won't. I agree that what I pay helps cover the care of others, and that's no bother to me, but the huge number of new customers that MetroPlus and other insurers have garnered thanks to the ACA has to offset the additional costs. If it doesn't, they can spend more money on advertising, just as I do when I want more clients. Nobody will

be able to change the health insurance model in this country in the foreseeable future. It puts too much money in the political system. But unless the ACA is intended to be a sick joke, the price of the care can't be allowed to rise higher than the current rate of inflation. I would appreciate any commentary you might be willing to send me. [REDACTED]



Fw: Rate increase proposed

to: premiumrateincreases@dfs.ny.gov

06/21/2014 11:14 PM

My insurer is Metro Health and my plan is Platinum Plus individual coverage and my HIOS # is

[REDACTED]

[REDACTED] to raise my rate from \$462 per month to over \$592 a 22% increase over this year. I am now self employed and project my income to be around \$75,000 this year....I cannot raise my clients 22% in one shot....this proposed increase is like bait and switch....under the new health care guidelines Metro Health was recommended to me by the NY Health Care web site.....and there were no other recommendations....am I captive to this proposed rate increase and to Metro Health. I thought this new system was to provide options? I have all new doctors as my old ones did not accept Metro Health....how is this system better. Answer me that.....most likely I will hear from no one.....sadly

My contact information is below.

Thank you....

[REDACTED]

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/22/2014 08:45 AM

MetroPlus Health
Plan
individual
hmo



Re: GoldPlus - G1,
HIOS Identification
Number



MetroPlus Health
Plan is requesting a
22% increase, barely
6 months into the this
plan's start date. This
increase is not
justified, and
notwithstanding any
claims of higher costs,
NYS owes it to its
citizens to deny this
outrageous increase,
which, if continued,
would result in a
premium exceeding
\$1,000 monthly by
2019.



More information

[REDACTED] to: premiumrateincreases

06/22/2014 09:33 AM

1. Insurer, Metroplus
2. Plan, SilverPlus - S2-2
3. Individual
4. HIOS identification number, [REDACTED]

Why is my plan increasing?

Let your dreams fly,

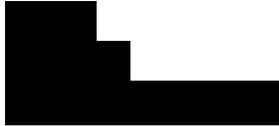




Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/22/2014 11:02 AM

MetroPlus Health Plan
individual
hmo



I can't believe MetroPlus wants to raise my premium by 20% after only 6 months. I understand that expenses may be high, but I suspect this may be a temporary spike as many people that didn't have insurance prior to this year are now getting overdue check-ups and treatments. I think the introductory premium should stand for at least a year while a more grounded assessment of cost can be made.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/22/2014 11:46 AM

MetroPlus Health Plan
individual
other



I recently received notification that MetroPlus is seeking to increase the monthly premium of my GoldPlus - G2 plan by more than \$90/month. I'm writing to ask that the DFS not approve this increase.

MetroPlus is meant to be an affordable plan, but as a freelancer, I struggle to pay the monthly premium as it is now. In addition to that, they have deeply unrealistic assessment of reasonable costs of coverage. Every single medical cost I have incurred since I've been on the plan has only partially been covered. In many cases, I'm paying more than half of the total cost of care out of pocket. The doctors I have seen are not charging unreasonable prices. I don't know how they can countenance raising their monthly rates by nearly 25% when they are already nickel and dining the people who purchased their coverage.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/22/2014 12:42 PM

MetroPlus Health Plan
individual
hmo



The proposed \$175 premium increase will make the already expensive plan completely unaffordable for my husband and myself. Our moderate household income is too high for us to qualify for financial assistance, but the cost of living in New York is equally high, and our employment within small businesses requires that we purchase our own health plan. This is just manageable at the current rate. The increase will force us to downgrade our coverage or terminate coverage with MetroPlus altogether. Please do not approve the rate increase.



MetroPlus Platinum P2

██████████ to: premiumrateincreases

06/22/2014 01:34 PM



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

To Whom It May Concern:

Re: *Notice of Proposed Premium Rate Change*
MetroPlus Health Plan: Platinum – P2 (Individual)



To Whom It May Concern:

I am writing in regards to the 28% monthly premium increase proposed by MetroPlus Health Plan: Platinum – P2 (Individual).

I strongly protest a rate of this scale and frankly feel that I was misled when I chose the plan from the New York State of Health website. Did MetroPlus artificially depress the cost of the plan to entice more subscribers, knowing full well that they intended to raise the premium within the next few years? Twenty-eight percent is fully five times the cost of living annual increase for ██████████ where I presently reside.

It was my understanding the Affordable Care Act (and I would like to emphasize “affordable”) was to eliminate this kind of price gouging by an industry that has been both unregulated and predatory on consumers. Clearly, MetroPlus intends to violate the intent and spirit of the legislation.

Please do not allow them to raise my monthly premiums by 28%.

Sincerely,





Fwd: MetroPlus request

[REDACTED] to: premiumrateincreases

06/22/2014 04:55 PM

Hi,

I think the request to raise rates after less than a year of the Exchange is unconscionable. If there were a decent provider list for [REDACTED], I might think differently.

MetroPlus Platinum P2

Individual

HIOS [REDACTED]
[REDACTED]



Public Comment

to: premiumrateincreases

06/23/2014 08:27 AM

We received a letter today stating that MetroPlus is applying to raise the rate of our health insurance for 2015 from \$748.84 to \$878.84 A rate change increase of: \$130 per month. Wages remain stagnant and the economy still struggles to get back on its feet, cost of living increases have been flat for about 8 years now, yet groceries, rent, and all other expenses seem to continue to go up it is increasingly impossible for tax-paying, lower-middle class people to pay for health insurance. If this rate increase is approved my wife and I would most certainly not be able to afford to pay for it any longer.

We ask that you not allow MetroPlus to raise its premiums this year by almost 20%. We implore you to deny this request on behalf of working families all over New York who purchased this plan via the Affordable Care Act (without any government tax credit) since it was an almost affordable option only to feel like we've been baited and switched by a tremendous rate increase once we all bought in to the plan and started picking doctors we were happy with.

thank you for your time and consideration,

[REDACTED]
Name of insurer: MetroPlus Health Plan

Name of plan: SilverPlus - S2

Type of Coverage: Individual coverage with spouse

HIOS identification number: [REDACTED]

--

[REDACTED]



Rate Increase

[REDACTED] to: premiumrateincreases

06/23/2014 10:38 AM

Hello,

I received a letter stating my health insurance is going to go up by \$130.05. I am appalled by this. This is a huge rate increase, and this is supposed to be affordable health care.

I urge you to consider disapproving this rate change. New Yorkers who are already struggling and who are on the Exchange can't possibly afford this rate.

Thank you so much for your help and service.

Best,

[REDACTED]

Name of my insurer: MetroPlus

Name of My Plan: Platinum - P2 (Exchange)

Individual Coverage

HIOS identification number: [REDACTED]

--

[REDACTED]



The cost is just too high

to: premiumrateincreases

06/23/2014 11:42 AM

MetroPlus
SilverPlus 2-3
Family Plan (my wife and myself)

My wife and I are self-employed in New York City. We had gone for three years without health insurance, and decided to apply for the assisted insurance this year. We pay \$208/month for a \$748/month health insurance plan which is now going to be raised to \$878/month. Honestly, with an \$8,000 a year family deductible before any benefits kick in, we can't afford the plan.

With a rate increase this large after our first year of having health insurance, especially considering my wife and I are young, healthy adults with no serious illnesses, we won't be able to renew our plan. This is just ridiculous, and it feels like extortion.

I wanted to write to let the DFS board know how a citizen feels about the current state of our health care costs.





Notice of Proposed Premium Rate Change

██████████ to: premiumrateincreases

06/23/2014 12:56 PM

To Whom It May Concern:

On June 19, 2014, I received a letter from Metro Plus Health Plan regarding a proposed premium rate change. As you can imagine, it was very upsetting. For over 15 years I have lived without healthcare. I made too little to buy a plan with such high premiums and made too much to receive any government assistance. At the moment I am paying \$359.29 per month for a Metro Plus Silver Plus plan and even though that amount has decreased dramatically after Health Reform, it is still a huge chunk of my monthly earnings. Since I recently got married, both mine and my wife's income was considered when applying for healthcare, therefore I don't receive any credits or subsidies. If this increase is approved, it will be extremely hard for me to pay the premium. So I am asking that you, the DFS, please consider how this is going to affect the people that aren't receiving any subsidies and still finding it extremely hard to pay the full premiums.

My plan information:

Metro Plus Health Plan

SilverPlus - S1

Individual Coverage

HIOS ID number ██████████

Regards,
██████████



premium rate increase

[REDACTED] to: premiumrateincreases

06/23/2014 01:52 PM

Hi,

I just received notice that my premium will increase significantly. Thus, I will need to cancel this policy.

Here is my info:

[REDACTED]

insurer- Metro Plus

silverPlus- S1

individual coverage

HIOS ID number: [REDACTED]

Please cancel my plan

Thank you

--

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 03:46 PM

MetroPlus Health Plan
individual
healthyny



My HIOS id number is : [REDACTED] My plan is requesting a 28% increase in one year! this is not acceptable, for a plan with excessive restrictions, high deductibles and limited providers. I thought the the health exchange was suppose to keep rates at affordable level!



Notice of Proposed Premium Rate Change

to: premiumrateincreases

06/23/2014 04:14 PM

To Whom It May Concern:

I have just received a letter informing me that there is a proposal to increase my health insurance premiums under the health insurance plan that I purchased under the New York State of Health program.

Name of Insured: [REDACTED]

Insurer: MetroPlus Health Plan

Name of Plan: GoldPlus - G2 (Includes Adult and Pediatric Dental/Vision)

Individual Coverage

HIOS ID#: [REDACTED]

I would like to take this opportunity to comment on this proposal as was suggested in the letter. At the moment, the rate that I am paying for my plan is \$412.79, and the proposed increase would put my monthly premiums at \$503.81. I just want to express my anger and outrage at this proposal, not only because of the amount my premium would go up (over \$90 per month difference!), but because the insurance company is proposing this rate change less than one year after the program was implemented!

The point of this exchange was to give people an opportunity to purchase quality health insurance at a price they could afford. This sort of rate increase, while not a violation of the letter of the law, violates the spirit of the law, as it undermines that primary purpose by increasing the rate by between 20 and 25 percent (at least in my case). If the point is to provide affordable care, the price should either remain stable for a significant period of time, or if it absolutely must be increased, it should not be increased by such a significant amount. This way, individual salaries can keep up with that increase. If you were to approve the rate hike as currently proposed, it would encourage a system that continues to increase its premiums at a rate that prices many people out of quality health insurance, which is precisely the problem the national health insurance law, from which the State's health exchange program was created, was meant to address.

That someone from the insurance company's accounting or financial department would think that most people could afford such a significant increase in their health premiums, especially since the economy has not yet fully recovered (particularly for those with lower incomes who rely on these exchanges for affordable health insurance, including myself), is absurd.

I therefore strongly and respectfully request that you **DO NOT APPROVE** the rate increase proposed for my health insurance plan.

Sincerely,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 04:56 PM

MetroPlus Health Plan
individual
hmo



I respectfully request that you deny this request for a rate increase from Metro-Plus insurance. I already pay, with no government assistance, \$462.00 per month for my health insurance. The proposed premium increase is for \$130.00 ADDITIONAL per month. This is just insane. Especially with the new laws which make it almost impossible for you to select a new plan. I have only had this plan for less than 6 months (I switched when my cobra ran out) and so far on the plan I have had to deal with them not paying for my long standing prescription and going through such a lengthy appeals process that I ran out of my medications and became very very sick. After taking months to get this all squared away, it would be horrible for me to have the rate increase and not even be able to afford this insurance. It would be devastating to me if it went up that much, and I can't imagine how devastating it will be to others like me and others with even worse financial or medical situations. \$462.00 per month is already such a large amount of money to have to pay. Please please please do not let them raise these rates and cause such extreme hardship to the people in NY who depend on this insurance. Thank you so much for your time.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 05:20 PM

MetroPlus Health Plan
individual
other



I have had MetroPlus for under a year, and they are already trying to increase my rate by \$100. This seems incredibly unfair and unwarranted. I cannot afford this increase in rate, and will have to downgrade my insurance level or cancel it entirely. I have been less than impressed with MetroPlus efficiency, customer service. This has only added to my overall frustration at the lack of efficacy of MetroPlus.



protest to rate change

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

06/23/2014 06:13 PM

- 1, ██████████
- 2, MetroPlus Health Plan, SilverPlus-S2-2 11177NY0070001-05
- 3, Individual
- 4, Member ID: ██████████

This is a written protest.

MetroPlus gather the people on \$ 374.42 / m, and jack up the price to \$ 439.42 / m, in a half year.

My English is no good, It's hard to change the Insurance company for me.

Dose MetroPlus make mistake to set up price? If \$ 439.42 from the beginning, I choose another Insurance company.

For price increases, I protest strongly.

██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 07:35 PM

MetroPlus Health Plan
individual
hmo



Metro Health Plus sent me notification of a proposed rated increase of approximately 20%. I got my plan through NY State Of Health and receive no subsidy - which is fine. But I am a working class guy, if I'm lucky I'll get a 3-5% wage increase but more likely I won't get a raise this year. This seems like a ridiculously high increase and I vehemently object to something like this happening so quickly. This was supposed to be the Affordable Care Act, but it's proving to be anything but affordable.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 09:25 PM

MetroPlus Health Plan
individual
other



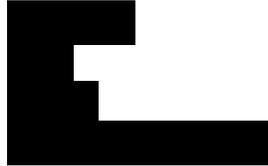
My current montly premium is 374.42 and i pay out of pocket 75.62. Metroplus wants to raise it to 439.42. I can barely afford the premium now along with all my medicine and co payments . My out of pocket per month will jump to 130 dollars a mont which i cannot afford. Please don't raise my rates or i will have to cancel and give fake names athe hospital and the state foots my entire bill.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 09:52 PM

MetroPlus Health Plan
individual



Metro Plus has been a disaster for coverage. 1) Their dr selection is minimal, and those who do accept the coverage are booked for months in advance 2) MetroPlus's internal communication systems must be completely non existent. Despite numerous phone calls, they are unable to record a change of address, resulting in all sorts of problems with payments and dr visits not being covered. Maybe if they didn't automatically send out two gigantic books to every member and opted to put that information online they could save some money. But instead they want to increase rates by nearly \$100 a month? These guys are scammers. Ridiculous.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 11:09 AM

MetroPlus Health Plan
individual
other



HIOS identification number [REDACTED] Dear Sir or Madame: I am writing this comment to insure your understanding that if the premium I pay monthly will be increased I will no longer be able to afford it. The premium I pay currently is nearly unaffordable to me and my family. During this enrollment period I visited a physician for an annual check-up/blood draw, an OB-GYN for an annual pap smear and had an ultrasound done. I had to pay \$1000 for these very basic procedures and I still need to spend \$200 to reach my deductible!! If my premium will be raised I will be forced to not renew my health coverage. This supposed to be AFFORDABLE as promised by president Obama!



HIOS identification number [REDACTED]
[REDACTED] to: premiumrateincreases

06/24/2014 11:12 AM

[REDACTED]

MetroPlus G1

Family coverage

HIOS identification number [REDACTED]

Dear Sir or Madame:

I am writing this comment to insure your understanding that if the premium I pay monthly will be increased I will no longer be able to afford it. The premium I pay currently is nearly unaffordable to me and my family. During this enrollment period I visited a physician for an annual check-up/blood draw, an OB-GYN for an annual pap smear and had an ultrasound done.

I had to pay \$1000 for these very basic procedures and I still need to spend \$200 to reach my deductible!! If my premium will be raised I will be forced to not renew my health coverage.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 11:16 AM

MetroPlus Health Plan
individual
other

[REDACTED]
[REDACTED]
[REDACTED] MetroPlus Health Plan Individual HIOS # [REDACTED] Subject: Notice of Increase in Premium Rate On 6/16/14, I received a notice that in 2015, my premium rate will increase from \$374.42 to \$439.42 per month. My APTC is \$301.00 which means I currently pay \$73.00 per month in premiums. If the APTC stays the same my monthly premium will be \$138.42, an increase of \$65.00, 85%. With my income staying the same at or around \$18,886.00 per year, how do you expect me to pay an 85% increase in monthly premium rate? To qualify for Medicaid, my income must be less than \$16,105.00 per year. My Income vs. Expenses is fixed! I am a 51 years old with a pre existing condition. I have no extra income for extra expenses per month. Please do not approve my premium rate increase. I need my health insurance but if it increases, I will be force to cancel my policy. Thank you, [REDACTED]
[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 11:42 AM

MetroPlus Health Plan
individual
hmo

[REDACTED]

My HIOS ID # is [REDACTED] I received a letter stating that my proposed monthly premium, if approved, will rise from \$374.42 to \$439.42. This is a \$65/monthly increase that I cannot afford! I do receive some credits from the ACA, which lowered the monthly premium that I pay to around \$48, but an additional \$65 include is way too much. Please help, or do not approve this proposal! [REDACTED]

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 12:04 PM

MetroPlus Health Plan
individual
hmo



I object to the rate increase from Metroplus. My husband and I got coverage through the NY Marketplace. Before that, he had individual insurance and I had COBRA from when I was laid off from my job. Together, we paid over \$2k/month for insurance, which was 2/3 of our after-tax income. And we're both young and healthy! Our Metroplus plan costs \$825 for both of us, and Metroplus wants to raise the premium 20% to 1,007.62. We get no discount/tax credit on our coverage, so we pay that in full. It will be a full 1/3 of our net income. My husband is a teacher in a private high school and I am one of the long-term unemployed. I have significant student loan debt and we live in NYC. 1/3 of our income to just get into the door to the doctor before you include the out-of-pocket costs is ridiculous. Currently, our payments are 1/4 of our net income, which is still very high but we've made it work. Yet Metroplus wants to put in a 20% raise for itself after just 6 months?! The insured are not the ones to target: they need to target the medical providers charging ridiculous rates. HIOS ID: 



premium rate increases!

██████████ to: premiumrateincreases

06/24/2014 01:01 PM

I am writing to APPOSE the proposed Premium Rate Change requested by MetroPlus.

Our insurer is- MetroPlus

Plan-Bronze Plus B2

Individual coverage

our HIOS # ██████████

We are legally obligated to have health insurance and are thankful to have more affordable options but we are a working family struggling to survive in ██████████

Our proposed premium would be \$789.22, our current premium is \$696.67.

If the proposed increase is approved will the financial assistance we are receiving now also be increased? We receive a \$250 reduction on our premium but we are struggling to pay the \$446.67 we owe a month. It seems like yet again health insurance is becoming too expensive for our family.

Please do not put more financial burdens on already stretched working families by approving this increase. We haven't even had insurance for 3 months and there is already a plan to increase it! Please, please think of all the hard working families struggling in this city and disapprove there request.

Thank you for your time.

Respectfully,

██████████



Rate Change

[REDACTED]

to: premiumrateincreases

06/24/2014 01:20 PM

Name of the insurer: MetroPlus Health

Name of the plan: Plan- SilverPlus-S2-3

Coverage: Includes Adult and Pediatric Dental/Vision

HIOS number: [REDACTED]

To Whom It May Concern:

I have received a letter saying that MetroPlus Health Plan is filing a request with the NYS Department of Financial Services to approve a change to my premium rates for 2015.

I'm NOT agree with this procedure to change my rates since it's already high for me to pay by myself since I'm the only one working and providing for my household. Furthermore, I'm planning to cancel my MetroPlus insurance for next year because it's too expensive.

This is a robbery to the poor people that work hard to make ends meets at the end of the month.

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 02:25 PM

MetroPlus Health Plan
individual
other

[REDACTED]

Insurer: Metro Plus Health Plan Plan: PlatinumPlus ? P2 Individual Coverage
HIOS Identification #: [REDACTED] To Whom It May Concern, This comment is in response to a ?Notice of Proposed Premium Rate Change? by the Insurer listed above. Metro Plus Health Plan is proposing a rate increase from \$462.69 to \$592.64 for 2015. This increase is absurd, premature and would greatly depreciate the efforts of the NY State of Health Insurance exchange to cover the citizens of New York. For one, the plans are already borderline ?affordable?. I pay for the Platinum Plus plan, not because I can afford it, but because the lower metal plans are essentially catastrophic plans, with deductibles of \$3000 to \$6000 per year. This increase would force me to accept a bronze/catastrophic plan that would be essentially unusable in my current economic situation and most likely result in my dropping coverage all together and accepting the penalty. Also, if the platinum plans would increase by \$130, then a \$310 bronze plan would increase to \$440, which is essentially the cost of the current platinum plan. This increase would set a precedent where people who can only afford current bronze plans, could not afford health insurance at all. Secondly, I have only been enrolled in my plan for two months. I have done nothing but go to my primary care physician for a checkup and my dentist for a cleaning. The cost of these two events combined would cost me less than one month?s premium, if I did not have health insurance. So in just two months, the insurance company has accepted an entire month?s premium as profit and will most likely continue to profit 100% each month for the rest of the year, since I am young and in good health. Also, this request for premium increase by the insurance company at this point in the year shows nothing but ill will towards their clients, as they have not even been able to accurately assess their profit for the year since we aren?t even at the end of the third quarter yet. If this rate change is granted, where will it stop? This alone will take the ?Affordable? out of the ?Affordable Care Act? and return our NYC health insurance system to an unbalanced, unfair profit-before-health driven equation, where the middle and lower classes are shut out once again. This rate change is unacceptable, premature, and could undermine the entire exchange system before it gets a chance to succeed. We are being forced to purchase these plans so they must be affordable. Thank you for your time.

even at the end of the third quarter yet.

If this rate change is granted, where will it stop? **This alone will take the “Affordable” out of the “Affordable Care Act” and return our NYC health insurance system to an unbalanced, unfair profit-before-health driven equation, where the middle and lower classes are shut out once again.**

This rate change is unacceptable, premature, and could undermine the entire exchange system before it gets a chance to succeed.

Thank you for your time,

A large black rectangular redaction box covering the signature area.



Premium Rate Adjustments

to: premiumrateincreases

06/24/2014 02:59 PM

Hi

I am responding to a letter I received in the mail about Premium Rate Adjustments. You asked to provide the following;

1. The name of my insurer (Metro Plus)
2. The name of my plan (Metros Plus Gold Health Plan)
3. Whether you have individual or group insurance (Individual)
4. Your HIOS identification number, which is [REDACTED]

This plan is awful. I went in for routine visit's annual visit's that are supposed to be free but in the end only after 600.00 deductible.

This plan was supposed to be for low income household's and for people like me that was not able to afford health insurance for the past 7 years. I am struggling to make these payments to keep the insurance and now you want to increase the premium. I think that is horrible. How can one be insured if there are going to be increasing of over 100.00 per month. Basically it is costing me 4,800.00 per year to be insured and now an increase. It really makes me want to cancel the health insurance and take the penalty. The health services I received where in clinic's in which I am not accustomed to going to. Everything is disorganized. I had to get pre approvals for a mammogram that they said was medically necessary and I had to pay for the second imaging. Because they said my deductible was not met. I went for an annual Physical with blood work and had the Dr. put in a claim saying I was there for an allergy appointment. And now I had to have him investigated because he tried to charge me 150.00 for an allergy appointment when I was clearly there for a physical. I am hoping that these increases in premiums will be denied because I will not be able to keep the insurance if it goes up any more than it already has. I also can't even use it when I was sick I was told my deductible was not met and had to pay into that before seeing the Dr. that put in the wrong claim form.

I think the entire systems needs to be tweaked. It is just wrong to take my money and I can't hardly even use the insurance.

I hope this was helpful in your decision for premium increases.

Regard's
[REDACTED]



Rate Increase

to: premiumrateincreases

06/24/2014 03:29 PM

I just received a notification from my Insurer MetroPlus. I currently have the Silverplus - S1-2 plan and individual coverage. My HIOS # is [REDACTED].

I currently receive the max tax credit which makes it somewhat affordable. If this proposed rate increase is approved the amount I would pay would nearly double. This is absurd and certainly not affordable for me. Please let me know if the rate does increase if the tax credit will as well.

I was under the impression that when this law was passed everyone would receive insurance at a reasonable cost.



proposed premium rate change

██████████ to: premiumrateincreases

06/24/2014 04:49 PM

Dear Sirs:-

I can barely contain my anger at learning that scarcely two months after I enrolled in a health plan that the plan has requested a rate increase of 17%.

To me, it seems like a scam and classic bait-and-switch.

It seems obvious that the primary beneficiaries of the new health care system will be the insurance companies themselves, not the public.

I am very tempted to cancel my policy, pay the penalty each year, and take my chances. I can't stand the idea of being taken for a sucker.

Please note:

- MetroPlus Health Plan
- SilverPlus -S1-2
- individual cov
- HIOS i.d. no. ██████████

Thank you.

██████████



13.29 percent rate increase

██████████ to: premiumrateincreases

06/24/2014 06:08 PM

Sent by: ██████████

I am writing you because I just received a notice from my healthcare insurance provider informing me that they would like to propose a 13.29 percent rate increase for my coverage beginning in 2015.

I found them through the NYS healthcare marketplace and after much time spent chose them because they seemed affordable.

If this rate increase is one of many increases then the plan no longer is affordable to me.

My hope is that there will be some controls set for rate increases.

A situation where an affordable plan is replaced by a less affordable plan in a short amount of time would be a misrepresentation of the intention of making the plan available.

My insurer is MetroPlus.

The name of my Plan is: BronzePlus -B2(Includes Adult and Pediatric Dental/Vision)

Individual

HIOS identification number : ██████████

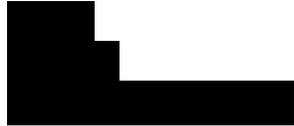
Thank You,
██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 07:09 PM

MetroPlus Health Plan
individual
hmo



I am writing to express my opposition to MetroPlus Health Plan's request that DFS approve an increase in its 2015 rate. The silver plan has a \$2,000 deductible, which means that a vast majority of customers (myself included), baring a serious health issue, will not be able to receive any co-pay or other benefits from this plan. It is therefore hard to understand the justification for their proposed \$62.26 or 17.3% increase. Thank you,





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 10:03 PM

MetroPlus Health Plan
individual
healthyny



I don't believe Metroplus should receive a rate increase. The increase is being blamed on "the cost of new medical technologies and higher prescription drugs cost." Their actuary should have been able to plan premium costs from the easily accessible information regarding health cost inflation. We have not had this insurance for even a year, and already they plan a 17% increase which far outpaces the accepted rate of inflation in healthcare. They should be held to their premiums. Thank you for your time. Sincerely, 



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 10:29 PM

MetroPlus Health Plan
individual
hmo



Dear Sir or Madam, I recently received a letter from MetroPlus informing me that they are considering raising my insurance premium from \$412.79 to \$503.81. This is, quite frankly, preposterous. I was uninsured prior to the ACA. I simply could not afford it. Even now in my early 30s I am relatively healthy and the \$500+/month for plans that offered nothing and that I was not using was better spent on student loans. After the ACA took effect I was excited that I was finally able to obtain a great and affordable plan from NY State of Health that cost less and covered more than any of the plans I could ever find before. I have paid dutifully for this plan for 6 months now and have been lucky enough

that I have not yet had to use it. My reward for these payments has been the peace of mind that I will not have another financial noose tied around my neck should that luck expire. And now, after luring me in with this appealing plan, and taking my premiums for half a year without paying out a cent on me, MetroPlus wants to raise my premium by nearly \$100 and once again force me to join the ranks of the uninsured. This underhanded bait and switch is neither within the letter nor the spirit of the ACA. And while it is yet another piece of evidence as to why it is insane and criminal to leave health care in the hands of sociopaths that are private for-profit insurance companies, I understand that this letter will not resolve this particular issue nor is it the DFS's job to do so. At the least, however, I ask you to please deny MetroPlus's request and allow me to keep the peace of mind all human beings deserve. Thank you.





proposed premium rate increase

██████████ to: premiumrateincreases

06/25/2014 11:01 AM

To whom it may concern,

My name is ██████████ I have individual coverage on the Platinum
██████████ etroPlus Health Plan. My HIOS ID number is:
██████████

This proposed increase would represent a massive and insurmountable hardship on me and my wife, and we would be forced to change plans. No idea whether that is even possible. The fact is that both of us just switched to this plan at the beginning of this year, and BOTH of us did this because we had NO CHOICE. We were among the group of people who COULD NOT KEEP OUR PREVIOUS INSURANCE under ACA. Our previous individual coverages (seperate) were both ending due to the new

██████████ which I believe no longer offers coverage to its members. So we found a plan that gives us the coverage we want, at a price we can barely afford. Now, five months later, we are told that the premium might increase by more than 25%. This is completely wrong and outrageous, and I hope that the right thing is done in this matter, and the rate increase is denied. If not, we will once again be forced to switch, this time to plans with lesser coverage, I assume.

Thank you for your consideration.

Sincerely,

██████████



comments on proposed premium rate change

to: premiumrateincreases

06/25/2014 11:30 AM

Dear NYS Department of Financial Services,

My insurer is MetroPlus. The name of my health plan is Bronze - B2. I have individual coverage. My HIOS identification number is [REDACTED]

I make only \$40,000 a year and am already having trouble paying all of my bills. Previously I was unemployed for a few years, so I do not have any savings. I have student loans exceeding \$100,000 (interest included), which I am only now beginning to pay off, because of my previous unemployment. I also live in New York City, so my rent is very high. All of that considered, another \$46.28 a month will make it very hard for me to pay for insurance.

Please do not approve the rate change.

Thank you,

[REDACTED]



proposed premium rate change

to: premiumrateincreases

06/25/2014 02:45 PM

Dear Sirs:-

Further to mine of yesterday as below, I suggest that all mid- and top-level executives at the insurance companies see a salary reduction in the same percentage figure that the policyholders see a rate increase.

That might motivate them to keep rates low and expenses down.

best wishes,

New York City

Begin forwarded message:

From: [REDACTED]

Date: June 24, 2014 11:49:11 AM EDT

To: premiumrateincreases@dfs.ny.gov

Subject: proposed premium rate change

Dear Sirs:-

I can barely contain my anger at learning that scarcely two months after I enrolled in a health plan that the plan has requested a rate increase of 17%.

To me, it seems like a scam and classic bait-and-switch.

It seems obvious that the primary beneficiaries of the new health care system will be the insurance companies themselves, not the public.

I am very tempted to cancel my policy, pay the penalty each year, and take my chances. I can't stand the idea of being taken for a sucker.

Please note:

- MetroPlus Health Plan
- SilverPlus -S1-2
- individual coverage
- HIOS i.d. no. [REDACTED]

Thank you.

best wishes,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/25/2014 03:27 PM

MetroPlus Health Plan
individual
hmo



received notice that metroplus intends to raise rates from 462.69 monthly to 592.64 which is absolutely ridiculous 462 is already expensive and a rate increase of this magnitude will force me to drop my policy and take my chances uninsured



Comment Regarding Premium Increase

[REDACTED] to: premiumrateincreases

06/25/2014 04:41 PM

Insurer: MetroPlus Health Plan

Plan: Gold-G2

Individual

HOS: [REDACTED]

I request that my premium does not increase. This increase is something I can not afford even with my tax break. This increase would be detrimental to my livelihood. I encourage the DFS not to accept the proposed premium increase inquired by MetroPlus Health Plan.

Please let me know if you need any additional information.

Sincerely,

--

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/25/2014 06:32 PM

MetroPlus Health Plan
individual
hmo



I joined MetroPlus Platinum Plus-P2 plan because I could no longer afford to be covered by the plan offered by my job (\$403 mo w/\$5,000 deductible). I now pay \$462.69 for MetroPlus which is slightly higher, but the lack of a deductible is so helpful (even though I had to change all of my doctors). If this is increased to \$592.64, I won't be able to afford it. Here I was, telling everyone I know how great the Affordable Care Act is, and now I may be priced out of it. I thought that was the whole purpose of "Obamacare", to make insurance affordable. What was this just a come on to get folks to join & then raise the rates sky high? I could understand a \$20 increase, but \$130 mo. is outrageous. Please

DO NOT APPROVE
this increase request.



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

06/25/2014 08:41 PM

To whom it may concern

My name is [REDACTED]
Insurer name: MetroPlus
Plan: S [REDACTED] (individual coverage)
HIOS: [REDACTED]
My current monthly premium is: \$359.26
And I'm getting a tax credit so that my monthly payment stands on \$92.26 each month.
I'm notifying you in advance that I will not be able to pay a higher amount due to the suggested rate increase to \$421.52
The amount that I'm currently paying is already too high for me, and I will not be able to pay a higher rate.

Thank you in advance

[REDACTED]

Sent from my iPhone



Premium Rate Adjustment

[REDACTED] to: premiumrateincreases

06/25/2014 10:44 PM

I am responding to a notice letter about rate changes dated 6/16/14.

Letter states my proposed monthly payment in 2015 will be \$421.52.

I currently have AP Tax Credit paying below my current \$359.26 monthly rate. I know changes will take place in 2015, however, if I am unable to pay the proposed amount and I am not renewed for the AP Tax Credit for 2015, what other assistance would I receive?

1. [REDACTED]
2. MetroPlus Health Plan SilverPlus - S1-2
3. Individual coverage
4. HIOS ID # [REDACTED]

I'd appreciate a timely response please.

Sincerely,

[REDACTED]



MetroPlus Health Plan Increase Opposition

to: premiumrateincreases

06/25/2014 10:56 PM

MetroPlus Health Plan
PlatinumPlus -P2
Individual Adult
HIOS # [REDACTED]

I am very opposed and distressed over MetroPlus's proposal to increase my premium from \$462.69 to \$592.64, beginning in 2015. If they are raising the premium over \$100 a month next year, what can we expect the following years? The increase proposed is excessive. Healthcare reform was supposed to be affordable for all! The only people who will eventually be able to afford coverage, are the poor and low income people, because they can get tax breaks and subsidies. All of the middle class is stuck with full premium cost with no subsidy. Our government seems to enjoy making people exhaust their assets and become totally dependent on public assistance, rather than help the middle class prevent this tragedy. The lower metal plans add higher deductibles and co-payments, so all of the plans basically end up costing roughly the same, if you are a user of the coverage. I do not receive any government financial aid, or tax breaks, because my income is slightly above the set limits. Living in NYC, the cost of living is very high, and this increase will take additional food from my table. My current premium is a enough of a financial drain. Like many health exchange subscribers, I have to pay the full premium with after tax dollars. The proposed increase is very high for an insurance company that has such low provider reimbursement policies. They advertise on the subways that they have nearly 500,000 subscribers. If you do the math, at an average premium of \$400, that equals nearly \$200 Million a month in revenue! Most good doctors and hospitals will not accept their insurance because they reimburse so little. Most of the doctors, who do accept their insurance, are salaried and work for clinics, or for one of NYC public hospitals. This is their cost control, which should keep MetroPlus's premiums reasonable. My doctor said he gets paid the same, if he sees one patient a day or fifty! I have had medical tests done that the lab billed nearly \$500 for, and MetroPlus only paid only \$28 to the provider. I do not know how a lab can operate with such losses. I have often wondered if the lab actually performed the tests, knowing they would be paid so little.

The letter I received stated the "cost of new medical technologies and higher prescription drug costs" are the reason for the proposed increase. Prescription drug prices usually don't go up over time, they remain stable, and often decrease. Caremark needs to better negotiate prescription costs, if that is the issue. Some prescriptions have always been expensive, but are still covered by plans. MetroPlus, like all insurance companies, negotiates all test reimbursements, so new technology costs should not be an issue. Knowing what they have paid for my past tests, \$28 for a \$500 test, they would never operate at a loss. I think this proposed increase is not justified, and should be greatly reduced or denied. I hope my request will be considered. The thought of being responsible for a nearly \$600 a month premium plus co-payments, is greatly stressing me.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/25/2014 11:36 PM

MetroPlus Health Plan
individual
hmo

[REDACTED]

Insurere : Metro plus Health Plan Platinum P2 individual
plan HIOS # [REDACTED] Following a notice from
my health insurance Metroplus requesting an increased on my
premium rate, I am requesting that you please do not increase
my insurance. I am a sol income household and work
part-time in the hospitality industry, [REDACTED] my
income is essentially on [REDACTED]

[REDACTED] cannot afford an increase on my premium and I am
choked that the insurance compamies are already increasing
their rates since Obamacare is supposed to help us meet our
medical needs. I thak you for considering my request, as I
would be forced to drop this insurance if the increase takes
place. Sincerely, [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/19/2014 04:03 PM

Bankers Conseco Life Insurance Company
individual
other



Metroplus is requesting to increase the monthly premium of the Silver Plus plan from \$360 to \$421. That's a \$60 increase. NY health insurance is already pretty expensive. Even after the affordable care act. I don't know what to do. If that's the actual cost for healthcare I can't keep up with the mandate. Please verify MetroPlus's actual reasons for doing this. Be a consumer pitbull on behalf of NY's citizenry. Keep the affordable care act affordable.



MetroPlus Rate Increase is outrageous

██████████ to: premiumrateincreases

06/19/2014 04:34 PM

Dear DFS,

Less than half a year after I enrolled with MetroPlus Health Plan, they sent a notice that they plan to increase my premium by 20%. Apparently they worked it out with NYS that they would offer reasonable rates to come in compliance with new laws, but not even half a year later, they are jacking up rates...and I am sure they plan to do it every year. Can you think of any other utility or area of expense that raises its rates 20% a year? The health care system is manned by thieves and incompetents, the federal government caved into “free-market” Republicans and abandoned the government-run single-payer program that could have used economy of scale to pressure insurers into better practices and reasonable rates. The new law instead puts no restrictions on premium increases (or on executive pay), and if DFS does not regulate them they will continue to line the pockets of their executives, lawyers and bureaucrats even while providing limited services to patients. Excuse the pun, but It makes me sick!! MetroPlus should not be allowed to raise premiums any more than the cost of living standards. Their requested increase of nearly 20% for 2015 is outrageous and should be rejected.

Another angry consumer disgusted by how greed and incompetence rule our society,

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Metroplus.org silver (S2) health plan - proposed increase

[REDACTED] to: premiumrateincreases

06/19/2014 05:45 PM

Hello,

I just got a letter from MetroPlus saying that they put in for a rate increase for 2015. As a (reluctant) consumer of their health plan, I am very upset. Don't let them raise the rates. Because of the (Un)Affordable Healthcare Act, I was forced to get insurance. I have been unemployed for a long time, and can't afford the rates as they are (and, I don't want to go on Medicaid). Actually, my mother is paying my premiums. As someone on a fixed income, she does not have endless income for this increase. Someone, some group, some government agency has to do something to help the people. I wish that President Obama would realize that this healthcare plan is broken. The government should scrap it, and start all over again. All 'parties' should work together to help The People, even if they only pass small measures. I am not in a position to benefit (in fact, I am in a position to really lose) with this system, and these increases. Please, keep MetroPlus from raising the rates.

[REDACTED] much.

[REDACTED]



Comments on Proposed MetroPlus Premium Increase

to: premiumrateincreases

06/20/2014 11:30 AM

To Whom It May Concern,

I received a notice that DFS is considering raising my MetroPlus premium to \$503/month, up from \$412/month, and that public comment on this matter was welcomed.

I am not speaking just for myself, but for millions of other New Yorkers who were overjoyed to finally have affordable health insurance. I am grateful that my plan includes both vision and dental coverage as I have had neither since I was 23 and still on my parents' plan.

But I bought an exchange plan because my employer refused to insure his employees and while the range of coverage is excellent for the price, it was still difficult to afford \$412/month plus basic living expenses on a \$42K salary. The subsidy doesn't kick in unless you make \$29K/year or less without adjusting for areas with higher costs of living like NYC.

Then like millions of people nationwide, I lost my job and found myself ineligible for unemployment while my housing expenses just increased. An increase of almost \$100/month for the same exact coverage is pretty much the last thing I need right now. I'm currently piecing together various part-time gigs and my own business, the very same that disqualified me for unemployment comp, and you can guess that none of these options will offer me health insurance even if I was declared an employee and not a contractor.

It is unfair to shift this administrative cost burden onto the rest of us who are being victimized by a poor economy. A minor premium increase every 1-2 years is one thing, but an extra \$100 per month is an undue burden for those of us who are struggling to make ends meet and fall into the canyon of not being poor enough for expanded Medicaid but not earning enough to comfortably afford other living expenses.

In light of the above, I hope that DFS will consider disapproving the proposed premium increase.

Sincerely,

[Redacted Signature]



Premium Rate Increase

to: premiumrateincreases

06/20/2014 11:57 AM

To whom it may concern,

Greetings, I am emailing you in regards to the proposed premium raise from my current health insurance provider, and I severely hope I am not the only one who does so. I am insured under MetroPlus, who have notified me that they have requested a \$125 a month raise to my plan's premium. Not only is this outrageous, I'm shocked that a premium raise of that amount is even legal to request. That is more than a 25% raise; that is a good ten times the rate of inflation.

This email isn't just about me, or my insurance provider alone. I can imagine that all other providers under the Affordable Care Act are doing much the same thing right now. You should not only deny a premium hike for my provider, but for any other provider that is requesting such an absurd raise. I am lucky enough to be able to (barely) afford my current premium as it is, I'm sure that others are not so lucky.

A premium raise of this amount will, without a doubt, result in me leaving this provider. And seeing as they "used to be" the most inexpensive provider on the ACA list in New York State, I can only foresee that I will once again be going without insurance. Keeping this plan will put me at \$200 more (every month) than what I was paying before the ACA, for the exact same coverage.

Insurance companies should not be given the idea that it is ok to raise a premium 25% in one year. My salary is not raised enough to cover that. Nobody's is. I live in New York City, no one can really expect that I would have extra spending money after paying bills, and unfortunately (mostly for me), shelter, food, and clothing come before insurance, something I really should not have to choose between.

I apologize for the tome, but I do hope it is read and considered when deciding whether to approve this premium raise. If such a large raise is approved the first year out, I can't even imagine what the following years will look like, and the theory of these ACA policies being a less expensive option will no longer be true, rendering the whole Marketplace moot, and the prospect of healthcare for all completely ridiculous, yet again.

Please consider my argument while reviewing the MetroPlus request. Your decision will determine whether I have health insurance next year or not.

Thank you,
[REDACTED]

p.s. The letter from my insurer instructed that I send you my personal information about my plan and ID number, which is wholly unnecessary. The type of plan I have, or anyone has, is irrelevant to my statements above.

Re: NYS Department of Financial Services Consumer Assistance Unit Inquiry 

Consumers to: [REDACTED]

06/23/2014 11:01 AM

Sent by: [REDACTED]

Cc: Premium Rate Increases - Public Comments

History: This message has been forwarded.

New York State Department of Financial Services
Consumer Assistance Unit
One Commerce Plaza
Albany, NY 12257
800-342-3736 (Consumers Hotline)
518-474-6600 (Outside of NYS)
518-474-2188 (Fax)

[REDACTED]

06/23/2014 09:30:32 AM

From: [REDACTED]
To: [REDACTED]
Date: 06/23/2014 09:30 AM
Subject: NYS Department of Financial Services Consumer Assistance Unit Inquiry

Dear [REDACTED]:

Your inquiry submitted to the NYS Department of Financial Services Consumer Assistance Unit has been received and will be reviewed promptly.

The information you entered is as follows:

Your Name: [REDACTED]
Email: [REDACTED]
Address: [REDACTED]
Your Company/Organization:
Daytime Telephone#: [REDACTED]
You are a(n): CONSUMER
Type of Insurance question/comment: HEALTH

Your Questions and/or Comments have been recorded as follows:

* * * * *

I was informed by my health insurance company, MetroPlus Health Plan, that they are requesting a premium rate increase. I would like to comment on this request, they said I have a 30 day comment period, but failed to provide me with the contact info for D [REDACTED] provide me with the DFS contact info for this matter. Thank you [REDACTED]

* * * * *

Sincerely,

New York State Department of Financial Services
Consumer Assistance Unit.
email at: consumers@dfs.ny.gov



Complaint about NY health insurance premiums

to: premiumrateincreases

06/23/2014 02:20 PM

Dear NY State Department of Financial Services:

Since you asked my insurance company, MetroPlus Health Plan, to take the time of mailing yet more annoying paper mail to my house (we are in the 21st century after all - some consideration for the environment would be great), I wanted to take 5 minutes to complain about the exorbitantly high health insurance rates available in New York City.

I am a healthy, non-smoking 29-year old with no major medical history. I eat well and exercise at least 5 times a week. Yet, a simple health insurance policy (admittedly not the rock bottom cheapest plan, but a modest plan nonetheless) is \$412.79 EACH MONTH. Now, the insurance company is letting me know there will be a 22% increase - 22% (!) increase next year to \$503.81 per month.

I could go through the details of my modest plan, but that would be a waste of my time.

Who can afford these ridiculous rates? As long as the pharmaceutical, insurance, and medical device companies continue to rip off the health care system (in the name of increasing shareholder value and paying their executives 8-figure salaries and flying them around in corporate jets), health care will NEVER be affordable for ordinary Americans. That's why America spends more on health care per capita than ANY other OECD country, yet our health outcomes are near the bottom of the developed world.

I pay nearly 35% taxes to live in NYC, and this is what I get?

Please, let there be an affordable PUBLIC option for health insurance that will put the best interests of the consumer, rather than company executives and shareholders, in mind. I can't imagine what a family of 4 would have to pay for basic health insurance in New York City.

Your concerned citizen and taxpayer,

[Redacted signature]

--

[Redacted contact information]



to: premiumrateincreases@dfs.ny.gov

06/23/2014 04:09 PM

Dear Department of Financial Services,

Today I received a letter from MetroPlus saying that they have requested to raise my premium from \$374 to \$440 - that would be an 18% increase! This after only a few months after signing up thought NY State of Health! Were they misleading me when I signed up?

I am so angry about this that I can't reasonably express it here. What good was the contract I signed? Why can't the corporations be restricted to once-a-year rate increases that are reasonable?

I can see it now, the State won't allow the 18% increase, decrying a victory for consumers. But they'll allow a 10% increase - still outrageous - to appease the corporation.

Who works at these corporations? Mere cost benefit analysis algorithms?? Disgusting! Infuriating! Please defend consumers against this rate increase.

Sincerely,





to: premiumrateincreases

06/24/2014 08:57 AM

Dear whoever is reading this,

Today I received a letter from MetroPlus saying that they have requested to raise my premium from \$374 to \$440 - that would be an 18% increase in just a few months!!! Were they lying about their rates when I signed up through NY State of Health???

I am so angry about this that I can't reasonably express it here. What good was the contract I signed? Why can't the corporations be restricted to once-a-year rate increases that are reasonable?

I can see it now, the State won't allow the 18% increase, decrying a victory for consumers. But they'll allow a 10% increase - still outrageous - to appease the corporation.

Who works at these corporations? Mere cost benefit analysis algorithms?? Disgusting! Infuriating! Please defend consumers against this rate increase.

Sincerely,





MetroPlus - Decline the Proposed Premium Rate increase

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

06/24/2014 04:43 PM

Dear Sir/Madame,

I received notification today that the premiums for my coverage with MetroPlus in 2015 are going up by \$780.00 per year. That is more than a 20% increase. So that means that I will need to earn another \$1,100.00 before tax, to cover the additional premium.

NONSENSE !

I am Not in favor of allowing such an increase and here is why -

MetroPlus has been in business for over 13 years and they employ professionally certified actuaries, and accounts, to determine the claims to be paid and the revenues collected, to run a profitable company. The CFO, John Cuda has been in the health insurance business for more than 20 years and 13 of those years he has been at MetroPlus, according to public records.

Therefore it appears to me that they have knowingly priced their coverage low to attract first time customers, with the clear intent of raising premiums once customers sign up. I believe that is a deceptive way to run a company.

If they don't know how to price the service that they provide after 13 years, then they don't deserve to generate a profit.

They are probably banking on the fact that most customers will just pay the increase.

If they are Not granted the increase customers will not have to pay it. Maybe they will have to go back to the hospitals and renegotiate the fees they are charged. It's just easier to keep passing it along to the consumer because they cannot organize or have a lobbyist group that can push back and say No.

If the rate increase is approved, I will move to another carrier. I bet the other carriers are trying to push increases too.

Its time to stop "sticking it to the little guy".

Sincerely,

██████████



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

06/24/2014 10:03 PM

To whom it may concern,

I received a letter stating that my premium of my metro plus health insurance will be going up to \$592.64 a month. I wont be receiving any increase in my pay in 2015. So why will my premium be raised? When I am currently struggling to pay my current amount of \$462.69. How is it possible to stay with the remaining rate and or how can it be lowered? If rate is raised I may have to change my plan.

Sincerely,

[REDACTED]



[REDACTED] to: premiumrateincreases

06/26/2014 08:28 AM

I just signed up for MetroPlus plan active Feb 1, 2014. Its going up 20% in 2015! This is absolutely outrageous!

I haven't had a income increase in nearly 10 years, in fact my income has decreased significantly, yet prices of insurance ***skyrocket*** every year, not to mention the cost of living.

This is out of control. I call for DFS to take strong action to oppose this increase.

Where are all these costs going! Who's profiting? Stop this madness!

Reject this increase!

[REDACTED]