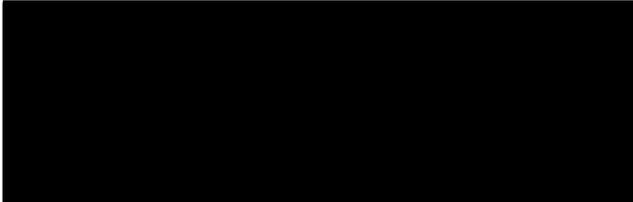


July 2, 2014

NYS Department of Financial Services  
Health Bureau – Premium Rate Adjustments



Re: Proposed Rate Change



RECEIVED

JUL 07 2014

HEALTH BUREAU  
N.Y.C. OFFICE

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 [REDACTED], 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 [REDACTED] 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 [REDACTED].

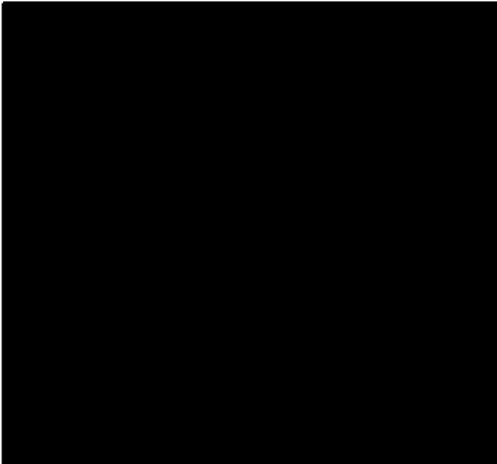
- Terrible website – not user friendly, non-functional, difficult to use, no private account area, and a very bizarre temporary password method rather than normal secured logins.
- No out-of-network doctors
- Poor quality in-network doctors
- Bad communication (usually by letter)
- High deductible for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



July 1, 2014

Metropius health plan

RECEIVED

JUL 07 2014

HEALTH BUREAU  
N.Y.C. OFFICE

Dear Sir/madam

My name is

Dear,

my account number is

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 \$178.84 starting in 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 remain at \$148.84 because I can't afford it all. I feel free to contact me at.

yours truly



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

06/19/2014 06:06 PM

MetroPlus Health Plan

group

ppo



My health plan is the SilverPlus - S2 plan. If the proposed premium change is approved I will leave MetroPlus even for an equal or higher rate elsewhere out of protest for such a significant increase so quickly. I do not think it is founded. I have left the same comment with MetroPlus. Thank you.



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

06/19/2014 10:14 PM

MetroPlus Health Plan

group

other

[REDACTED]

06/19/2014 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 fulltime 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) [REDACTED] Yours Sincerely [REDACTED]

[REDACTED]



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

06/23/2014 12:35 PM

MetroPlus Health Plan

group

hmo

[REDACTED]

On behalf of my wife [REDACTED] and myself, I want to express my strong opposition to a raised premium rate for my Metroplus "Platinum Plus 2" Health Care plan. It is already absurd to pay \$925 a month for Medicaid, which is essentially what we are getting. There are hidden limits in the coverage (my wife's asthma medication was denied), excessive wait times in the hospital and clinic (we were recently on hold for 45 minutes when we called with an urgent problem) and our primary care physician is not a physician but a nurse practitioner who recently gave out incorrect information about a medication. It's not even in Metroplus' interest to do this; we were already seriously considering switching providers, but we are certain to switch if this price increase goes into effect. I recognize that there are massive statewide and national problems with our health care, but jacking up premium costs this soon after the start of the ACA is a terrible idea, and one we wholeheartedly oppose. Thanks for taking my feedback. Sincerely,

[REDACTED]



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

06/23/2014 01:17 PM

MetroPlus Health Plan

group

hmo

[REDACTED]

The rate increase of almost 20% is too much for what I can afford or what my technicians I oversee and manage can afford. I have a silverplus [REDACTED]



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

06/23/2014 10:56 PM

MetroPlus Health Plan

group

other



I am writing to contest the idea of increasing my premium from \$372.42 to \$439.42. I have been out job for awhile as a result of the injury I sustained from my place of work. This situation has made it very difficult for me to pay my bills. It has been a struggle to pay the initial premium I was given. To add more to the one I have is really going to be impossible for me to pay. This will therefore leave me without insurance which it not good for me. Please I want you to consider my condition and leave my initial premium as it is.



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

06/24/2014 08:59 AM

MetroPlus Health Plan

group

other



Proposed rate increase is too much. If approved without an accompanying increase in our Advanced Premium Tax Credit, this will surely cripple us. We might have used our insurance benefits significantly since our initial enrollment, but it is only because we were previously uninsured and needed to make sure all is well with us healthwise.



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

06/19/2014 04:03 PM

[REDACTED]

individual

other

[REDACTED]

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**

[REDACTED] 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,

[REDACTED]

[REDACTED]

[REDACTED]



**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](mailto: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]