



To:
Cc:
Bcc:
Subject: Fw: Notice of proposed premium rate change

----- Forwarded by [REDACTED] nyc/nysdfs on 06/30/2014 02:51 PM -----

From: [REDACTED]
To: <PremiumRateincreases@dfs.ny.gov>
Date: 06/19/2014 06:59 PM
Subject: Notice of proposed premium rate change

To Who it May Concern:

I am one of the individuals who applied for the new healthcare plan this year. I enrolled in the North Shore-LIJ CareConnect Insurance Company plan. I went to see the Doctor once for my blood pressure medicine. I had to pay a total of \$200.00 dollars for that privilege.

It has not been six months and they already want a raise. I have not used any services but I have paid the premium of \$713.00 monthly. I live paycheck to paycheck. I would greatly appreciate it if I, as the consumer, were considered when raising the premium. Healthcare is an expensive I have to live with but cannot afford.

My Plan is the individual plan which includes myself and my son. It is through North Shore-LIJ CareConnect Insurance Company, Inc., the Marketplace silver 82483NY0210001.

Sincerely

[REDACTED]



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██████████ to: PremiumRateincreases

06/19/2014 06:59 PM

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COMMENTS ON HEALTH INSURANCE PREMIUM RATE INCREASE

Henry L. Denis to: PremiumRateIncreases

06/27/2014 09:23 AM

Name: [REDACTED]
Plan Name: North Shore LIJ Care Connect
Type: Individual coverage
HIOS ID #: 82483NY [REDACTED]

First of all, the website <https://myportal.dfs.ny.gov/web/prior-approval/north-shore-lij-ins-co> where the Plain English Summary of Rate Change is unavailable and I cannot read the posted rationale.

I do not understand why the site with the full information would not be available during the comment period. The time table for the 30 day comment period should be reset until the site is available for members to be able to read the rationale for this rate change being requested.

There are some very simple common sense changes that North Shore LIJ Care Connect can implement and save enough money to keep the premiums where they are:

1. Implement electronic billing and notification. Today, I receive an 11X14 envelope stuffed with 5 pages of printed materials to inform that my premium is due. It is the same amount every month and due on the same date every month. Implement what most companies have done: electronic billing and notification.
2. Implement auto-pay on your website. When the bill is the same month to month and due on the same date, this is a clear case for auto pay.

Removing the above from the operational cost should make a real dent in the dollar amount North Shore LIJ Care Connect seeks to collect via this rate change increase. The postage on each envelope costs over \$1 per member per month; there are 5 printed pages in each envelope; no more printer and toner and people cost to stuff and mail envelope. One time cost to implement an electronic billing system and it run by itself month to month with very involvement form staff.